

Total health and wellness



live happily and
healthily ever after.

2018 programs and services

blue 
california

Blue Shield offers you a world of support to help you stay healthy and be your best every day. If you're looking for a complete approach to improving your health and well-being, we can guide you and your caregivers every step of the way.

Being a Blue Shield member means you have the resources to navigate your way to better health. You'll have access to tools and resources to manage your healthcare needs. You can use them to inspire healthy habits, manage a chronic condition, and get the most appropriate care for a complex condition.

Wellvolution

When you maintain a healthy lifestyle, you can potentially avoid serious health risks. This can help you reduce your out-of-pocket healthcare costs. Our wellness programs help you make better lifestyle choices, so you can take control of your health and avoid unnecessary expenses.

Wellvolution® is a well-being solution for real people like you. Using online and mobile technologies, Wellvolution makes wellness rewarding, easy, social, and fun. It's designed to help you create positive lifestyle choices that stick.

How it works: Once you receive your Blue Shield member ID card, you can register at **mywellvolution.com**. The Wellvolution platform includes several different wellness programs.

Health Risk Assessment

The survey measures your overall well-being to help you better understand your physical, emotional, and social health. You'll get a personalized well-being score, which you can compare with national, state, and regional scores.

Daily Challenge

Daily Challenge® is a wellness program that focuses on overall well-being with simple daily actions and dozens of tracks and topics to choose from. These include educated eating, money matters, stress management, and more. Each day, Daily Challenge sends a text or email with a simple challenge for you to do. Invite friends and family to join in on the fun.

QuitNet

QuitNet® is based on the latest science and best practices to help people overcome their addiction to tobacco. QuitNet offers online and mobile support from experts and peers, phone-based coaching from a tobacco treatment specialist, personalized email and text support, and pharmaceutical quit aids.

Walkadoo

Walkadoo®* is a device-based physical activity program that makes walking fun. With Walkadoo, you wear a wireless activity tracker and receive a step goal every morning in a text or email. Each goal is new, different, and manageable. You can connect with friends and family for friendly competitions and social support.

Diabetes Prevention Program

The Diabetes Prevention Program can help you lose weight, adopt healthier habits, and reduce the risk of developing type 2 diabetes. The program typically offers access to a personal health coach, easy-to-understand tips, and tools like wireless scales or wireless activity trackers. You can start the journey to a healthier lifestyle with a one-minute quiz.

* The Walkadoo program may be available to you depending on your employer's plan selection.

The Diabetes Prevention Program is provided by Solera Health, an independent company.

Daily Challenge, QuitNet, and Walkadoo are registered trademarks of MYH, Inc.

Wellvolution is a registered trademark of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Personalized care

Living with a chronic condition or health issues can be challenging. We can show you ways to manage your condition, avoid complications, and feel better. Whether you have chronic obstructive pulmonary disease, diabetes, heart disease, or asthma, our programs provide practical tools and support that can improve the overall quality of your health and health care.

We can help you and your caregivers navigate your path to better health. Our personalized support can connect you to case managers and pharmacy support services.

Disease management

Personalized coaching and support

If you have certain chronic diagnoses, our disease management programs are designed to help improve your quality of life. Our programs can show you how to take an active role in managing your health. You'll get interactive online support, educational materials, and access to a nurse anytime you have questions.

If you need extra support, you can receive additional telephone outreach from a nurse, and management tools such as symptom-monitoring kits. We care about you as a whole person. That's why we use a team of nurses, pharmacists, nutritionists/dieticians, and mental health professionals to help you with your total well-being.

Disease management programs provide support for:

Heart failure

Asthma

Diabetes

Coronary artery disease (CAD)

Chronic obstructive pulmonary disease (COPD)

Home monitoring tools available for higher-risk members:

Weight scale and symptom-monitoring kit

Peak flow meter

Glucose meter and symptom-monitoring kit

Blood pressure cuff and symptom-monitoring kit

Symptom-monitoring kit

Once enrolled in our disease management programs, you also have 24/7 access to the online Care Center. The Care Center has interactive tools and stores your health history and any data you upload from home monitoring. This lets you manage your own health and have better communication with your nurse care manager.

Personalized care (cont'd)

Case management

Personalized patient care

Shield Support is Blue Shield's comprehensive case management program. It includes member-focused clinical interventions to optimize your benefits, health, and quality of life. Our experienced care teams include registered nurses, licensed clinical social workers, dietitians, physicians, and pharmacists. They provide long- and short-term support including:

- **Case management** for serious, long-term and high-risk conditions. This is designed to help you live better with illness, recover from serious conditions, and develop self-management skills.
- **Care coordination** services to help you navigate the healthcare system and access care. These services can help your healthcare team better communicate about your care, too.

Case management and care coordination assist with a wide variety of care including:

- Complex, multiple conditions and diagnoses, care from multiple providers and specialists, and major psychosocial and/or financial needs
- Newly diagnosed or advanced stage cancer, end-stage renal disease, stroke, septicemia, acute circulatory and digestive conditions, chronic pain, chronic respiratory conditions, HIV, amputation, and open wounds
- End-of-life care for members who are in the last 12 months of life due to a chronic or terminal illness and are provided complete management of their physical, psychological, social, spiritual, and existential needs
- Transplant (solid organ and bone marrow) with support from specialized transplant care managers
- Pre-term infants in the Neonatal Intensive Care Unit (NICU) and post-NICU/pediatrics
- Catastrophic injury such as trauma, severe burns, spinal cord injury, and acquired brain injury
- Transitions to and from the hospital, to lower levels of care and home
- Care coordination to help members access care, find a specialist, or make informed decisions

Shield Support includes frequent phone outreach, online and mailed educational materials, and home visits.

Prenatal Program

Waiting for a bundle of joy?

We want you and your baby to be healthy. With our Prenatal Program, you'll:

- Receive 24/7 maternity nurse support
- Know what to expect while you're pregnant
- Learn ways to stay healthy after your baby is born

With this program, you'll receive an educational packet that includes one of the best-selling pregnancy and parenting books. Plus, you'll get a prenatal planner, access to free text message reminders, and materials that offer advice and helpful tips. A nurse will call you to provide ongoing pregnancy assessments and support. If you need extra support, you can get personalized coaching. Visit blueshieldca.com/prenatal or call **(888) 886-4596** to learn more.



Tools and resources

What do you do when you need answers to your health questions in the middle of the night? We know questions don't always come up during business hours. That's why we offer helpful resources around the clock. We provide access to professional advice and referrals to personal counseling whenever you need it. Our website also makes it easy to find answers on your own at your convenience.

NurseHelp 24/7

Talk to a registered nurse anytime

Maybe you have stomach cramps and need some advice on the weekend. Or your child is running a temperature late at night. NurseHelp 24/7SM connects you to a registered nurse who can answer your health questions around-the-clock online or by phone. These nurses can give reliable information about minor illnesses and injuries, chronic conditions, medical tests, medications, and preventive care. This convenient service can help you save time and money by avoiding unnecessary trips to the doctor's office or emergency room. It's not, however, a replacement for seeing your doctor or going to the ER when needed. You can contact NurseHelp 24/7 at **(877) 304-0504** or chat online by visiting blueshieldca.com/nursehelp.

Teladoc

24/7 access to board-certified doctors

Consult with physicians over the phone or on video. Teladoc's U.S.-based doctors are all board certified and available 24/7/365 to solve many non-emergency medical issues. Teladoc is the first and largest provider

LifeReferrals 24/7*

Keep life in balance

When your job or personal life is weighing on your mind, you'll have access to support and advice from experienced professionals over the phone. LifeReferrals 24/7SM provides support in all areas of life – from relationships, to child and elder care, to financial and legal issues. Take advantage of three face-to-face counseling sessions with licensed therapists in each six-month period – at no extra charge. The LifeReferrals 24/7 team is available to discuss your concerns and guide you day or night at **(800) 985-2405**.

Services and referrals to resources are confidential.

of telehealth medical consultations in the United States. It is a convenient way to access care, but is not a replacement for your primary care physician.

Use Teladoc:

- When you're thinking about going to the ER or urgent care center for a non-emergency
- On vacation, a business trip, or away from home†
- For short-term prescription refills

Get the care you need:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infection
- Sinus problems

Meet our doctors:

- Are ER physicians, family practice physicians, pediatricians, or internal medicine physicians
- Have an average of 15 years' experience
- Are board certified and licensed
- Are recertified every three years

* Not available to small groups with less than 50 members.

† Teladoc services outside of California are not available to subscribers and dependents covered by a CalPERS, CCPOA, or FEP Blue Shield plan.

Tools and resources (cont'd)

ID protection services

Get coverage for more than your health. Eligible Blue Shield members can get identity protection services such as identity repair assistance, identity theft insurance, and credit monitoring. This benefit is available at no extra charge.

If you need identity repair services, you can call AllClear at **(855) 904-5733**, Monday through Saturday from 6 a.m. to 6 p.m. If you need credit monitoring, you can sign up at blueshieldca.allclearid.com.

BlueCard

If you're away from home, the BlueCard Program travels with you

The BlueCard® Program gives you and your family access to covered services when you're away from home. With more than 90% of providers in the United States in BlueCard's national network, and providers in more than 200 countries in the Blue Shield Global Core network, you have access to care wherever you go.

If you have any questions, call **(800) 810-BLUE (2583)** from inside of the United States or call collect **(804) 673-1177** from outside of the country.



Tools and resources (cont'd)

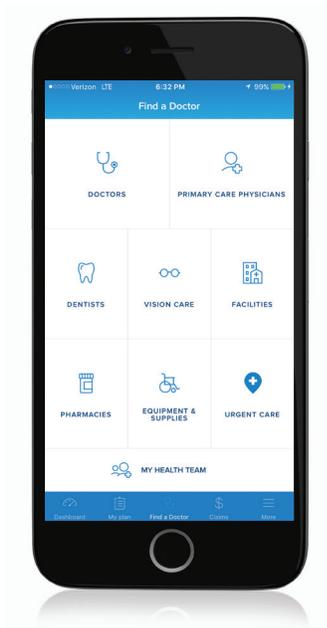
Online and mobile app

Access your health plan information anytime, anywhere. The Blue Shield mobile app and website have been designed for easier access on the go.

Download the Blue Shield of California mobile app on the App StoreSM or Google PlayTM.

Visit the redesigned website by entering **blueshieldca.com** in your mobile device's browser.

Whether you are using the mobile app or the website, each offers the same access to more features than ever. Features and plan details may vary depending on your specific plan type.



Mobile app features for members

- View Blue Shield member ID card
- View deductible and copayment year-to-date totals
- View claims
- Benefits information*
- Register
- NurseHelp 24/7
- HSA/FSA balances linked to your HealthEquity account†
- Contact us
- Find a doctor or urgent care
- Access payment center
- Shop for plans
- Navigate in Spanish

Member registration is easy

One username and password gives you 24/7 access to your health plan information from your desktop, laptop, and mobile device.

Download the mobile app today or visit **blueshieldca.com/mobile** for more details and FAQs.

* See your Evidence of Coverage (EOC) or check with your company's plan administrator for your specific benefit coverage.

† Although most consumers who enroll in an HDHP are eligible to open an HSA, members should consult with a financial adviser to determine if an HSA/HDHP is a good financial fit for them. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, consumers should ask their financial or tax adviser. HSA plan features may vary by institution and may be subject to change by those institutions.

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Tools and resources (cont'd)

Blueshieldca.com

With your Blue Shield membership and online registration, you'll get more with a website created just for you. You'll have access to a variety of online resources around the clock:

- **Members** can review their benefits and plan details, check claims, download forms, and more.
- **Find a Doctor** makes it easy to locate network physicians, hospitals, dentists, optometrists, and other healthcare providers. You can also view patient satisfaction scores and reviews for hospitals, PPO physicians, and HMO medical groups with *Performance Profile*.
- **Drugs** includes useful tools and information about drugs and generic alternatives, mail order prescriptions, claims, and network pharmacy locations.
- **Be Well** provides easy access to a range of programs, an online library of health information and videos, educational resources, Wellvolution, Daily Challenge, NurseHelp 24/7, and more.
- **Condition Management Tool** provides treatment options based on the specifics of health conditions and evidence-based medicine.
- **Treatment Cost Estimator Tool** lets our PPO members compare common medical tests, treatments, and procedure costs by facility and location. This lets you make informed, value-based healthcare decisions and increases your ability to be cost conscious with your health savings account and health.

Treatment costs are bundled and include professional, inpatient, and related diagnostic services.

Online pharmacy resources

Pharmacy resources available around the clock

Got questions about your pharmacy benefits or drug interactions? Want to get your covered maintenance prescriptions delivered to your home?

Log in to your account and go to **blueshieldca.com/pharmacy** to access the pharmacy resources and benefits available to you. You can find information and tools, available anytime:

- **Drug Formularies** provides information about drug coverage, formulary status, costs, and generic alternatives.
- **Drug Interactions** analyzes risks of combining prescription and over-the-counter drugs, dietary supplements, and herbal products, so you can be aware of possible drug interactions.
- **Find a Pharmacy** helps you locate network pharmacies near your home or office.
- **Mail Service Prescriptions** lets you receive up to a 90-day supply of covered maintenance drugs delivered to your home or office.



Ways to save

Your wellness, in a physical, emotional, and financial sense, is one of the most important things to us. We offer a wide range of wellness discounts and new tools to make it easier to take care of yourself and help you save money.

As a Blue Shield member, you have access to diet and exercise programs to get in shape and massage therapy to de-stress – all at discounted rates. Our Treatment Cost Estimator tool (for PPO members) lets you compare treatment options and their costs so that you can make a more informed decision about the care you receive.

Wellness discount program

Strive for a balanced life while saving money

Your wellness is very important to us. To make it easier to take better care of yourself, we offer a wide range of discount programs* that can help you save money and get healthier.

Program	Description and discount for members
Alternative care	
<ul style="list-style-type: none">Acupuncture	
<ul style="list-style-type: none">Chiropractic services	<ul style="list-style-type: none">25% discount for services
<ul style="list-style-type: none">Massage therapy	
Vision	
<ul style="list-style-type: none">Routine eye exams, frames and lenses, tints and coatings, extra pair of glasses, non-prescription sunglasses, and contact lenses (except disposal or replacement)	<ul style="list-style-type: none">20% discount at participating providers via the Discount Vision Program
<ul style="list-style-type: none">Laser vision correction	<ul style="list-style-type: none">15% to 20% discount through the QualSight or NVision network providers in California
Diet and exercise	
<ul style="list-style-type: none">24 Hour Fitness, ClubSport, and Renaissance ClubSport	<ul style="list-style-type: none">Discounts on membership fees and gym fees, including waived enrollment and processing fees
<ul style="list-style-type: none">Weight Watchers	<ul style="list-style-type: none">Special pricing on membership rates for local meetings and online program savings

* These discount program services are not covered benefits of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans apply.

The networks of practitioners and facilities in the discount programs are managed by external program administrators, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy, nor does Blue Shield make any recommendations, presentations, 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 plan covered benefits. Members or self-insured plan participants 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 Blue Shield's grievance process described in the Grievance Process section of the *Evidence of Coverage or Certificate of Insurance*. Blue Shield reserves the right to terminate this program at any time without notice.

Ways to save (cont'd)

Treatment Cost Estimator

Estimate total costs for common healthcare services performed at participating facilities in Blue Shield's network (for PPO members) to make more informed decisions about your care.

Our Treatment Cost Estimator helps PPO plan members compare costs and treatment options.

You can:

- Review cost estimates and alternative treatment options for more than 1,600 common procedures and conditions.
- Browse or search medical conditions, procedures, office visits, surgeries, and more.
- Choose the treatment that is right for your condition and understand the time and cost it may take to complete your treatment.
- See your estimated out-of-pocket cost.
- View the total cost estimate for services or procedures.
- Budget your healthcare expenses.

Evaluate options for providers and facilities:

- Compare estimated prices at different facilities near you.
- See the number of BlueCross BlueShield members treated.
- Find the distance and directions from your location.
- Locate Blue Distinction Centers.

Mail order pharmacy

We provide you with access to prescriptions through our contracted mail order pharmacy, which may help you save time and money. Our mail order pharmacy offers you the convenience of receiving up to a 90-day supply of covered maintenance drugs* delivered to any mailing address within the United States, with no charge for standard shipping.

To receive medications from our mail order pharmacy, you must first register online, by phone, or by mail. Instructions for each registration method are listed in the member registration guide under the *Mail Service Prescriptions* section of the *Drugs* page at blueshieldca.com.

* Maintenance drugs are those prescribed to treat chronic health conditions such as asthma, diabetes, high blood pressure, or high cholesterol, and are taken on an ongoing, regular basis to maintain health.



Total health and wellness

Programs at a glance

One size doesn't fit all – especially when it comes to leading a healthy life. We offer a range of programs and services to keep you well and help those with an illness to recover and live better.

Programs and services	Description
Prevention outreach program	Stay on top of your wellness with health screenings, immunizations, and more
Wellness discount program* (see wellness discount chart for details)	Save money and get healthier with discounts on fitness, weight loss, vision, and alternative care
Prenatal Program	Learn what to expect when you're expecting – before, during, and after; receive educational information and nurse support at no additional cost
Case management	Get personalized care
Disease management	A whole-body approach to improving health
CareTips (available to PPO members)	Clinical messaging program designed to improve care and quality
NurseHelp 24/7	Talk to registered nurses anytime you have health-related questions
Life Referrals 24/7†	Connect with a team of experienced professionals ready to assist you with a wide range of personal, family, and work issues
Online pharmacy resources	Get answers to your questions about Blue Shield drug coverage, prescription drugs, and over-the-counter medications
Health Library	Discover a broad selection of health information in one place
Blueshieldca.com	Visit our website, or access our mobile app, where you can get plan information, search for doctors in our networks, and more
Treatment Cost Estimator (available to PPO plan members only)	Save money when you compare and choose providers for common medical tests, procedures, and other services with this helpful online tool

* Please see page 8 for more information on Blue Shield's wellness discount program.

† Not available to small groups with less than 50 members.