

Total health and wellness

Programs and services for Blue Shield members

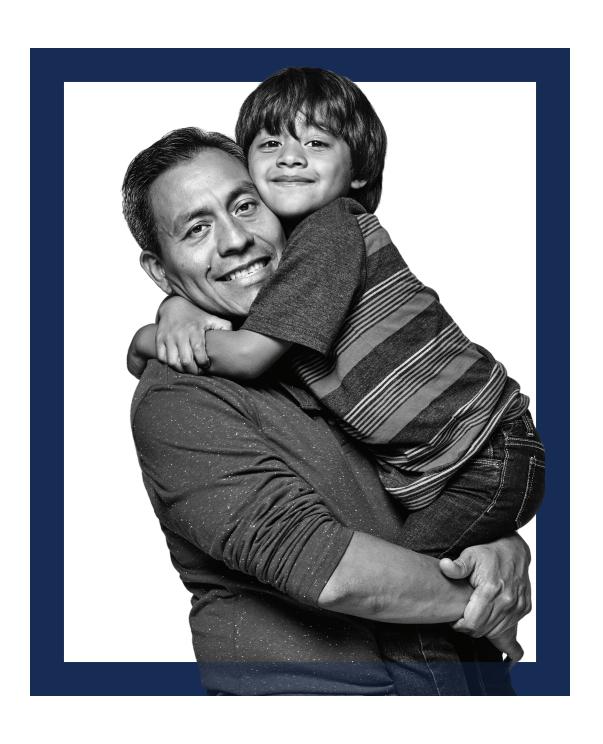


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We make it easy to find the right doctor, stay covered wherever you go, and get information about your plan benefits. We even go beyond your health care to help you protect your identity.

Find the right doctor

Use our Find a Doctor tool to locate doctors, hospitals, pharmacies, and more in your plan's network:

Log in or register at **blueshieldca.com**. After you register, make sure you log in to see your plan's network providers.

- · Click on Find a Doctor at the top of the page
- · Select the type of provider you are looking for

Stay covered while traveling

When you're outside California or out of the country, you and your family can get urgent and emergency care through the BlueCard® and Blue Shield Global Core programs.

To find a provider in the U.S., visit **provider.bcbs.com** or call **(800) 810-BLUE (2583)**. To find a provider outside the U.S., visit **bcbsglobalcore.com** or call **(804) 673-1177** collect from outside the U.S.

Know your plan benefits

See your plan details including your copayments or coinsurance. Check your deductible and year-to-date totals. Do all this and more from your phone, tablet, or computer – anytime, day or night.

Here's how to get started:

- From your computer, register for your online account at blueshieldca.com/register
- From your phone, download the Blue Shield of California mobile app on the App Store® or Google Play™ and click Register

Estimate your medical costs

Our Treatment Cost Estimator can give you cost estimates for common medical treatments and services. These estimates can help you budget and plan for your care.

• To access the Treatment Cost Estimator, log in to **blueshieldca.com**. Then, click on *My plan*. Next, scroll down to the *Tools* section, and click on *Treatment cost estimator*.

Safeguard your identity and your credit

Protecting your financial well-being is as important as protecting your health. This is why we offer eligible Blue Shield medical plan members* identity protection services. These include credit monitoring, identity repair assistance, and identity theft insurance. To learn more, visit **experianidworks.com/blueshieldca**. When creating your account, you will need to provide the activation code **BCBSCALI23**. For assistance, you can also call **(866) 274-3891**, Monday to Friday from 6 a.m. to 8 p.m. and Saturday and Sunday from 8 a.m. to 5 p.m.

^{*} Federal regulations prohibit Blue Shield of California and Blue Shield of California Promise Health Plan from making this offer available to members enrolled in the Federal Employee Program (FEP), Medicare Part D, and Medicare Advantage plans.



You have many options for care from the comfort of your home.

Get health advice from a nurse around the clock

When you need answers now, contact NurseHelp 24/7SM. A registered nurse can answer your questions by phone or online.

Nurses can evaluate your symptoms, discuss treatment options, and determine whether you need to see a doctor. NurseHelp 24/7 can help you save time and money by avoiding unnecessary trips to the doctor's office or emergency room for non-emergency care.

To learn more, go to blueshieldca.com/nursehelp.

Speak with a board-certified doctor or licensed mental health professional by phone or video

Whenever you need non-emergency medical care, Teladoc's U.S. board-certified doctors are available 24/7 by phone or video. Teladoc's doctors can diagnose and treat common medical conditions, such as the flu, and prescribe medications.

You can also speak to a licensed mental health professional who can help you manage stress, addiction, depression, and more. Mental health appointments are available for members age 13 and older from 7 a.m. to 9 p.m. local time, seven days a week.

To request an appointment, register at **blueshieldca.com/teladoc** and complete your medical history. Or, call **1-800-Teladoc (835-2362)**.

Get expert support in meeting life's challenges

Everyone can use a hand sometimes. Call LifeReferrals 24/7SM anytime and talk with experienced professionals ready to help you with personal, family, and work issues.* You are eligible for three visits by phone or video chat in a six-month period with a licensed counselor. Legal and financial consultations are also available.

For more information, visit **lifereferrals.com** and enter the access code: **bsc**. Or, call **(800) 985-2405**.

Save time and money with the mail service pharmacy

If you take medications for a chronic condition such as diabetes, you can fill up to a 90-day supply through our mail service pharmacy. Shipping is free, and you may save on your copay. To learn more, visit **blueshieldca.com/pharmacy**.

^{*} LifeReferrals 24/7 is not available to members with Blue Shield Small Business medical plans or Federal Employee Program PPO or Federal Employees Health Benefits Program HMO plans. Check your plan's Evidence of Coverage or Certificate of Insurance, or call the customer service number on your Blue Shield member ID card, to see what your plan offers.

You have options for care besides a regular doctor's office visit.

Save time and money by going to an urgent care center

Urgent care centers provide many of the same medical services as a doctor's office, often with extended hours. Staffed with qualified professionals, these centers are ideal for non-emergency care when your doctor is not available, and can save you time and money.

If you are an HMO member, before you go to an urgent care center:

- Always call your primary care physician's (PCP's) office first for instructions and help in finding the closest affiliated urgent care center
- Make sure the urgent care center you visit is affiliated with your PCP's medical group/ Independent Practice Association (IPA), or your HMO plan may not cover the services you receive.

If you are an EPO, POS, or PPO member, you can locate a local urgent care center by going to **blueshieldca.com/find-a-doctor** and clicking on *Urgent care*.

If you feel you are experiencing an emergency, call 911 immediately or go to the nearest emergency room.

Get virtual or walk-in health care at CVS and Target (EPO, POS, and PPO members only)

You can get virtual and in-person non-emergency health care at CVS and Target Clinics across California through MinuteClinic®.*

Staffed by board-certified nurse practitioners, CVS and Target offer affordable access to care seven days a week, including evenings and weekends. You may need an appointment for a virtual visit.

You can find hours of operation and a list of services at minuteclinic.com and target.com/clinic.

Get your flu shot and more at a retail pharmacy

Our large network of retail pharmacies offers several preventive vaccines, including the annual flu shot, at no extra charge[†] without a prescription. You can still get vaccines at your doctor's office, instead of a pharmacy, if you prefer.

For more information, go to **blueshieldca.com/pharmacy**. Then, click on *Drug formularies*. Next, click on your group plan type (e.g., large group), and select *Vaccine list*. Or, call the customer service number on your Blue Shield member ID card.

Connect with a specialist through video technology (for EPO and PPO members only)

EPO and PPO members can use Virtual Care's interactive video technology to see leading specialists from across California. Specialist care offered at Virtual Care sites includes cardiology, neurology, and many other specialties.

For more information, go to **blueshieldca.com/virtualcare**. Or, call the Virtual Care Coordination Center at **(866) 832-8218**.

^{*} Retail clinics are available to Blue Shield EPO and PPO members and to POS members through their PPO (Level 2) benefits. HMO members should check with their doctor's office before visiting a retail clinic. HMO plans may not cover the services received if the clinic is not in the medical group/IPA of the member's PCP.

[†] Members enrolled in an eligible non-grandfathered plan with an outpatient prescription drug benefit can receive coverage of select vaccines at a participating pharmacy at no extra cost.



Having a chronic condition or other health issues can be challenging. Our programs can help you.

Get support for a chronic, acute, or long-term condition

Get support managing your health needs for conditions such as diabetes, depression, chronic pain, cancer, and others. Services include personalized health coaching, care plan development, provider coordination, and more.

With our care management programs, we can help you navigate the healthcare system and access the care you need. We can also help share information among members of the team involved in your care.

Our care managers act as advocates for you and your family by:

- · Identifying available treatment options
- · Assisting you in making important healthcare decisions
- · Coordinating your care with your healthcare providers
- · Researching additional resources such as support groups and financial assistance

To learn more, go to blueshieldca.com/shieldsupport.

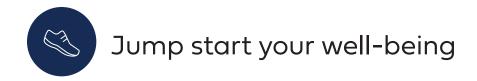
To find out if you're eligible to enroll in care management, call (877) 455-6777.

Maternity: Free virtual support for pregnancy and postpartum

Blue Shield has partnered with Maven to bring you a comprehensive, holistic Maternity Program. Your Blue Shield Maternity Program through Maven provides virtual care support if you are pregnant and up to 3 months postpartum. Maven provides you access to:

- On-demand virtual appointments with top-rated practitioners in more than 30 specialties related to women's and family health, including doulas, mental health specialists, and sleep specialists, including sleep for babies
- Your own Care Advocate who can help answer questions about your pregnancy, and get you connected to the right providers
- Virtual Provider-led maternity classes, clinically backed content, and community support
- Support if you have experienced a pregnancy loss
- Resources to plan and prepare for a return to work after maternity leave
- · A partner track to support all participants for motherhood and fatherhood

Blue Shield members get the Maven Maternity program at no additional cost – go to **blueshieldca.com/maternity** to sign up.



Feel your best every day with tools and programs to help you stay healthy.

Make real improvements to your health with Wellvolution

Wellvolution® personalized health programs offer nutritional coaches, meal plans and 24/7 guidance to help you improve your health and well-being. The program includes popular apps such as Headspace for meditation and Ginger for mental health support. You choose the areas to focus on:

- **Prevent and treat disease** Prevent and treat obesity, type 2 diabetes, cardiovascular disease, and other conditions.
- Eat better Get help with meal planning, use nutritional calculators, and lose weight
- Exercise more Get support with movement tracking, workout routines, and coaching
- · Manage stress Meditate, practice mindfulness, and more
- · Sleep better Track sleep patterns and enjoy relaxation exercises for better rest
- **Quit smoking** Get the support you need to stop smoking with nicotine replacement therapy and other methods

Learn more and find a program that fits your lifestyle at wellvolution.com.

Learn about preventive care for you and your family

Seeing your doctor once a year for a preventive care visit can help you catch small problems before they turn into big ones. Find out what screenings, services, and immunizations we recommend for you and your family. Visit **blueshieldca.com/preventive**.

Save money on fitness club memberships and more

Get help saving money and living healthier with a wide range of wellness discount programs,[†] including Fitness Your Way[™]. This program gives you access to more than 800 fitness centers in California and thousands more nationwide for just \$25 per month.[‡]

The wellness discount programs also include acupuncture and chiropractic services; therapeutic massage; and eye exams, frames, contact lenses, and LASIK surgery. Learn more at **blueshieldca.com/wellnessdiscounts**.

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, representations, 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 or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their Evidence of Coverage, Disclosure Form, Evidence of Coverage and Disclosure Form, Benefit Booklet or Certificate of Insurance/Policy. Blue Shield reserves the right to terminate this program at any time without notice.

^{*} To see if you're eligible for this program, call the customer service phone number on the back of your Blue Shield member ID card.

[†] These discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company (Blue Shield Life), or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life, or self-insured health plan apply.

[‡] Taxes may apply. Individuals must be at least 18 years old to purchase a membership.



Have questions? Get answers.

Log in to **blueshieldca.com** or the Blue Shield of California mobile app, or call the customer service phone number on your Blue Shield member ID card



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LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California. NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis.

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You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost-sharing obligations and balance billing protections.

Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en Español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助,请拨打这个号码 (866) 346-7198.

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律,並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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