

Why Blue Shield of California?

Blue Shield of California is a California-based not-for-profit health plan that has provided Californians with coverage for more than 75 years. Its mission is to provide affordable access to high-quality care at an affordable price.

Here are the top reasons why more and more Californians are choosing Blue Shield:



California based – With 75+ years of local experience, Blue Shield's focus allows it to understand the regional challenges.



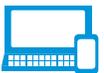
Affordable – As part of its mission to provide quality healthcare coverage at an affordable price, Blue Shield works with providers to limit rate increases, which helps to protect employers and their employees.



Giving back – It has given more than \$325 million since 2005 to the Blue Shield of California Foundation, which funds community organizations and clinics dedicated to making health care effective, safe, and accessible.



Part of the solution – In June 2011, we became the first health plan in the nation to limit our annual net income to 2% of revenue and pledge to return the difference we collected to our customers and the community with approval by the board of directors. Since 2011, we returned over \$525 million. Our pledge demonstrates that we are motivated by our mission, not by profits.



Mobile app and website – Blue Shield Mobile delivers anytime, anywhere access to key health plan and healthcare services information, including finding urgent care centers, viewing plan summaries, viewing claims, and viewing Blue Shield member ID cards.



WellvolutionSM – A well-being solution for real people with real lives, Wellvolution is the next generation in wellness programs. Starting with mywellvolution.com, all Wellvolution members get access to the Well-Being Tracker platform including the Well-Being Assessment and the Daily Challenge[®] program. These two components are a great start for helping members to improve their health one small step at a time.



Leaders in change – Blue Shield's trailblazing accountable care organization (ACO) efforts continue to receive national attention for its results from working with providers toward better-coordinated, higher-quality, and more cost-effective care.



Comprehensive coverage – Employers can offer a more comprehensive benefits package with dental, vision, and life insurance* coverage from a trusted source – with or without Blue Shield medical coverage.



Wellness discount programs – Blue Shield offers a variety of member discounts on massage sessions, gym memberships, Lasik eye surgery, and even a popular weight management program. Visit blueshieldca.com/hw to learn more.

* Life insurance and some specialty and medical plans are underwritten by Blue Shield of California Life & Health Insurance Company.

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High-quality provider network – Blue Shield's provider networks include many of the state's top doctors and hospitals to ensure that small businesses have access to care where and when employees need it most. Contracted providers meet credentialing standards and include some of the most prestigious hospitals in the state. Blue Shield was the first health plan in California to integrate and publicly distinguish high-performing physicians and continues to do so with its Performance Improvement Rewards Program.* Now, with more information and comparative ratings at their fingertips, members are better prepared to make informed choices when choosing a doctor.



Cost Estimator Tool – Blue Shield's Treatment Cost Estimator Tool is available for all PPO plan members. The tool helps PPO members make informed treatment decisions by providing information that lets them compare costs received in different settings, compare costs from various providers and facilities, and plan for high-cost services.

Blue Shield of California is the right choice.

* Blue Shield's Performance Improvement Rewards Program recognizes and rewards medical groups and IPAs for effectively managing emergency room visits, outpatient surgeries, inpatient bed days, and generic drug utilization.

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