

MOVING FORWARD TOGETHER

Blue Shield of California 2022 Silver 1750 PPO & Silver 70 PPO Plan Highlights Overview Presented by:

> Rick Jimenez Brian Campos Amelia Herrera-Robles Outreach Manager Individual & Family Plans

How to ask questions during the session

• Given the volume of participants, all participants will be muted upon entry to ensure we have no disruptions during the session.

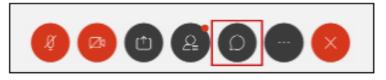
However, if you have a question, you can submit questions via the "chat" option of WebEx.

The steps to ask question

2

To send a chat message:





In the Send to or To drop-down list, select the recipient of the message.

3 Enter your message in the chat text box, then press Enter on your keyboard.

On the drop-down menu, you want select "Host" so that your questions are directed to the us, the presenters.

Today's Agenda

- Our History and Mission
- Silver 1950 PPO Updates and highlights for 2022
- Silver 70 PPO Updates and highlights for 2022
- Added Benefits
- Dental, Vision & Life
- Digital Tools to help you Navigate your Care
- Questions and Answers



Our History, Our Mission

To ensure that all Californians have access to high quality health care at an **affordable** price

- Founded in 1939
- Only Statewide PPO
- Formed as a Not-for-Profit ... and continues today – unlike most of our competitors
- Strong community minded focus











Off-Exchange Plan Improvements

Silver 1950 PPO – renamed to Silver 1750 PPO in 2022

\$1,750	Medical deductible is reduced \$200 to \$1,750
\$40	PCP, Mental Health, and Acupuncture visit copay reduced from \$45 to \$40
\$40	Lab services now at a \$40 copay <u>BEFORE</u> deductible vs. 35% after deductible

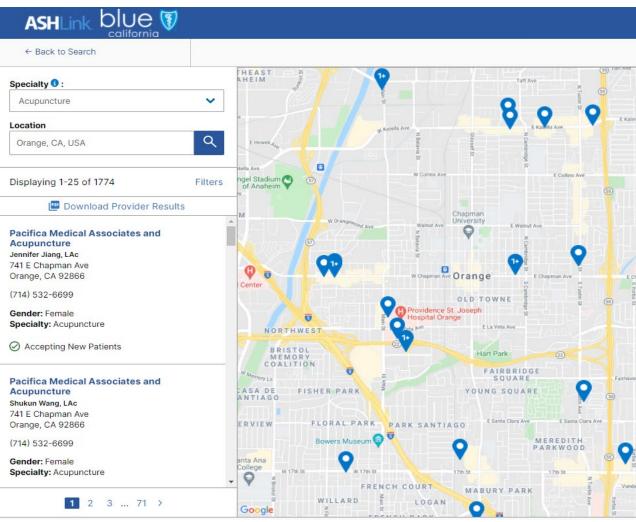
Benefit	Blue Shield Silver 1750 - PPO	Rx Drugs Tier 1 - \$15 after Rx deductible Tier 2 - \$60 after Rx deductible
Deductible	\$1,750	Tier 3 - \$80 after Rx deductible
Phamarcy Deductible	\$300	Tier 4 - \$35% up to \$250 after Rx deductible
OOP Maximum	\$8,200	
PCP Visits	\$40	
Specialist Visits	\$75	Chiropractic visits - \$15/visit
Preventive Care	\$O	through ASH network
Urgent Care	\$40	 Up to 15 visits per year
Chiropractic Care	\$15	Not subject to the medical
Labs	\$40	deductible!

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How to find American Specialty Health Chiropractors

- 1. Go to www.blueshieldca.com/ash
- 2. Select a provider type and follow the prompts

Find A Provider
Medicare Members: If you are a Medicare member, please visit the Medicare Provider Search.
Specialty 0 : Acupuncture
Location Address, City, State or Zipcode
Advanced Search 🗸
Search



Off-Exchange Plan Changes

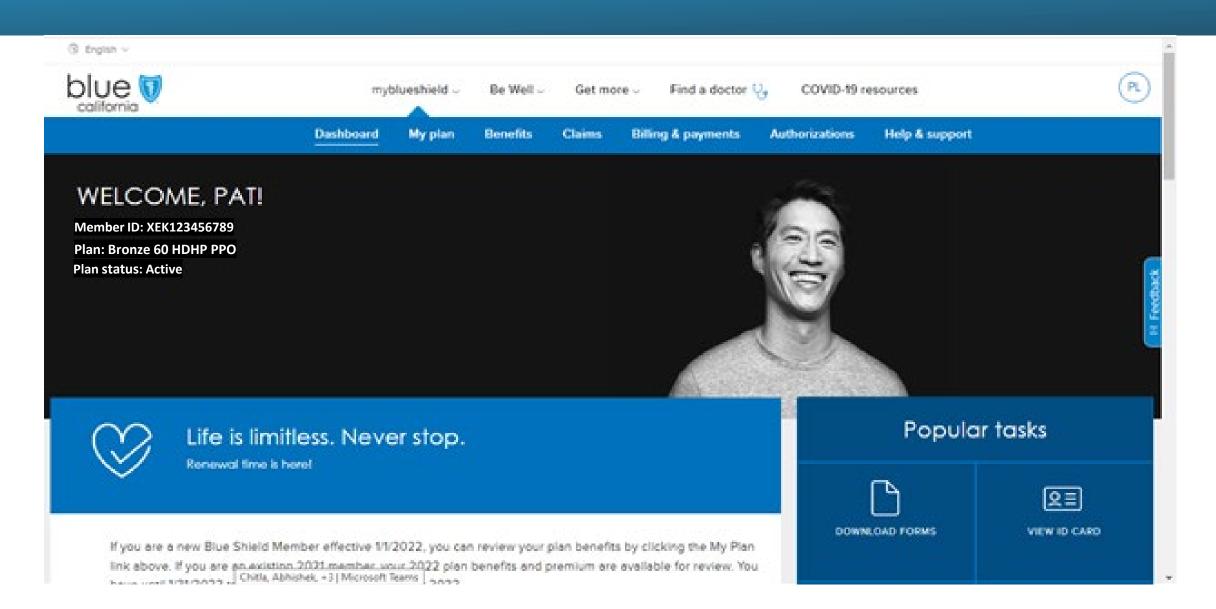
Silver 70 PPO and HMO – Off Exchange

\$3,700	Medical deductible reduced \$300 from \$4,000
\$7,400	Family deductible reduced \$600 from \$8,000
\$10/\$20	Pharmacy deductible reduced from \$300 for individual and \$600 for family to \$10 for individuals and \$20 for families
\$35	PCP, mental health, urgent care, rehab, allergy testing, speech therapy visit copay reduced from \$40 to \$35
\$70	Specialist visits copay reduced from \$80 to \$70
Pharmacy	

Tier 1 Rx copay reduced from \$16 to \$15 after pharmacy deductible
Tier 2 Rx copay reduced from \$60 to \$55 after pharmacy deductible
Tier 3 Rx copay reduced from \$90 to \$85 after pharmacy deductible



Log in to Member Portal



PLAN REVIEW & CHANGES ARE EASY ON THE MEMBER PORTAL!

Life is limitless. Never stop.

Renewal time is here!

Your 2022 plan benefits and premium are available to view. You have until 12/15/2021 to make plan changes for January 2022



Reviewing 2021 to 2022 side-by-side

Your renewal plan information is here!

Here's how this year's renewal plan compares to your current plan.

	2021 Plan Summary	2022 Plan Summary
Plan Name	Platinum 90 PPO	Platinum 90 PPO
Monthly Premium	\$1,514.93	\$1,547.98
Individual Deductible	\$0.00	\$0.00
Maximum Out Of Pocket	\$4,500.00	\$4,500.00
Hospital Stays	10%	10%
Office Visit - Primary Care (Internal Medicine, Family Practice, Ob/Gyn, Pediatrics)	\$15	\$15
Preventive Care	No Charge	No Charge
✓ View Details		

Plan comparison EXAMPLE only:



GOOD NEWS:

If you are happy with your Silver 1750 PPO or Silver 70 plan, you can click "Keep plan", OR simply continue paying your premium and you will be automatically renewed.

If you need to make a change, in the next slides, we'll show you how to:

- 1. Review other plan options
- 2. Change your current plan for a different plan

Shopping for a new plan

Your renewal plan information is here!

Here's how this year's renewal plan compares to your current plan.

2021 Plan Summary 2022 Plan Summary Plan Name Platinum 90 PPO Platinum 90 PPO \$1,514.93 \$1,547.98 Monthly Premium Individual Deductible \$0.00 \$0.00 Maximum Out Of Pocket \$4,500.00 \$4,500.00 10% 10% Hospital Stays \$15 \$15 Office Visit - Primary Care (Internal Medicine, Family Practice, Ob/Gyn, Pediatrics) **Preventive Care** No Charge No Charge View Details Keep plan Shop for a new plan

If you would like to change your current plan for a different plan, you can click on **"Shop For A New Plan"**

Remember, if you are happy with your current plan, you don't have to do anything. Just keep paying your premium!

If you want to consider other plan options

You can browse through a list of available plans in your zip code to review.

Click on "**Select Plan**" when you have found a new plan.

Select up to 4 plans to compare	Plans Avai	lable I	In You	r ZIP Code
^ Sort				
Sort by	Bronze 7500		10	
Lowest monthly premium Lowest deductible	BIOIIZE 7500			
Plan name A - Z				
) Plan name Z - A	\$551.75	\$7,500 p person	\$15,000	\$8,350 per person \$15,000
✓ Filters	Monthly premium	per famil	У	per family Family out-of-pocket
		Family deduc	tible	maximum
	Preventive Care		No Charge	
	Office Visit - Primary Care (medicine, family practice, C pediatrics)		\$70	
	Retail Prescription Drugs - 0	Generic Drugs	\$25	
	Retail Prescription Drugs - I Brand Drugs	Preferred	Before deduc deductible:\$1	tible: Full cost After 15
	Retail Prescription Drugs - I Brand Drugs	Non-Preferred	Before deduc deductible: \$	tible: Full cost After 160
	Retail Prescription Drugs -S Drugs	pecialty		tible: Full cost After 0% up to \$500 per
	Hospital Stays		Before deduc deductible: 5	tible: Full cost After 0%
Back				(

Confirmation of New Plan Selected

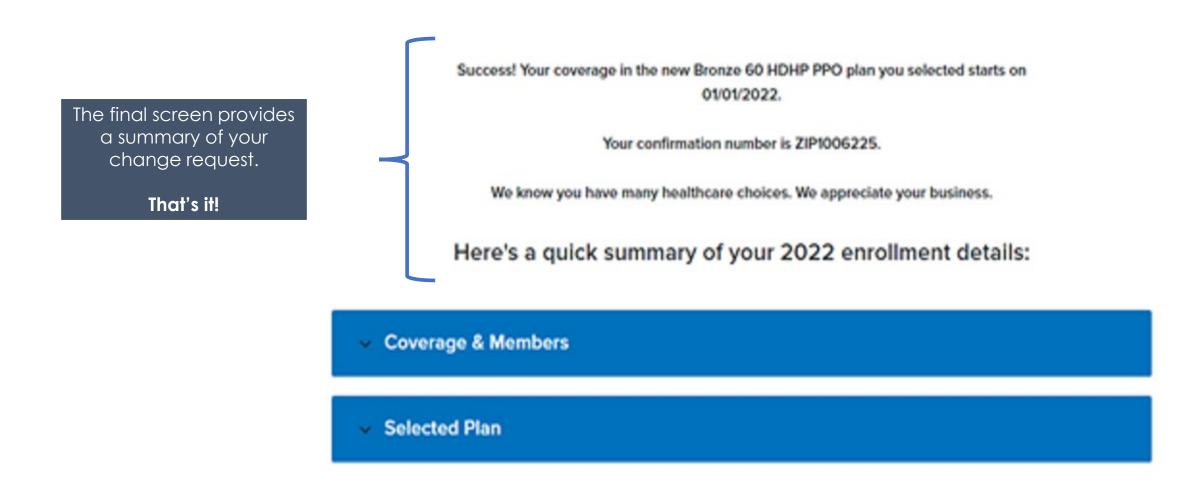
Here's a quick summary of your 2022 enrollment details.

Covered members Subscriber Name Brain Tait Date of birth 09/02/1987 Male Sex Dependent 1 Name Lily Tait Date of birth 03/08/1990 Female Sex Selected plan Ø Bronze 7500 Trio HMO \$551.75 \$7.500 \$8.350 Next Next

Next, you'll see a confirmation page of the plan selection.

Click "Next" to continue

Review your application summary



More about your Blue Shield of California Plan

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Blue Shield Exclusive PPO

For members who value large choice of doctors, specialists and hospitals

- Exclusive PPO network includes 52,000 doctors including 33,000 specialists, 320 hospitals
- Flexibility and choice of where you can receive care
- Available in all 58 California counties.



MemorialCare Miller Children's & Women's Hospital Long Beach



Providence







BlueCard Program for Emergency and Urgently Needed Care Out of State

The IFP BlueCard program covers emergency and urgently needed care when you are out of state*



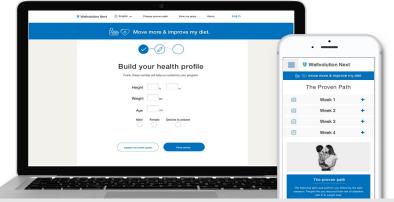
With BlueCard, members receive the advantage of pre-negotiated rates.

Exclusive Wellness and Discount Programs

blue Vellvolution

Wellvolution NEXT is now available!

- Customized programs and apps to individual needs
 and goals
- Largest aggregation of health apps and program in the industry
- Vetted by Blue Shield
- Proven results
- 98% of people rave about the experience
- 91% of participants report feeling healthier



Move more | Lose weight | Sleep better | Adapt & cope | Ditch cigarettes | Prevent disease | Treat chronic conditions



Register, or re-register now at wellvolution.com





blue filness your way

Get healthy and feel good on your own terms with Fitness Your Way™. The program offers you the flexibility to work out at any network fitness location on a budget that you can live with.

Fitness Your Way is available to Blue Shield of California members through Tivity Health[™]. It's a flexible, affordable, and accessible way to adopt a healthy lifestyle and remain committed to it. You and your dependents who are age 18 and older are eligible.

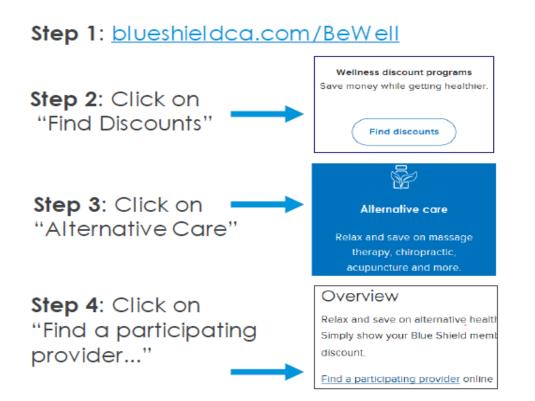
Meet your goals	On your time	On your budget
View your gym visits online to keep on track and stay motivated.	 Network includes more than 800 fitness locations in California and over 10,000 nationally. Finding locations is quick and easy: visit fitnessyourway.tivityhealth.com/bsc. 	\$25 initiation (one-time fee) and \$25 per month, per person.*
	 Visit any participating location – anywhere – as often as you like. 	

To enroll:

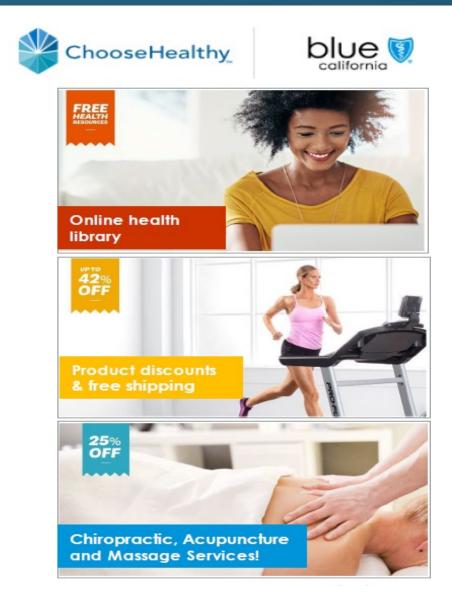
Visit <u>https://fitnessyourway.tivityhealth.com/bsc</u> or call (833) 283-8387.

Blue Shield Member Discounts & Health Resources

How to access the Blue Shield ChooseHealthy site:



Step 5: Register on the ChooseHealthy site to access member discounts and resources!



Dental, Vison & Life

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Dental HMO or Dental PPO?

Search the directory dental care providers at Blueshieldca.com/fad

	Dental health maintenance organization	Dental preferred provider organization	
Provider network	25,000+ in CA	50,000 in CA 355,833 nationwide	
Network or non-network coverage	Network only	Network and non-network	
Coinsurance and Deductibles	NO deductible or copayments apply	YES, please check your benefits summary for details	
Monthly premiums	Generally lower than DPPO	Generally higher than DHMO	
Your cost for services	Check your benefit summary for a list of covered services and copayments	Using a network provider will save you money	
Annual plan maximum	No	Yes	

* If you have the choice between our DPPO and DHMO plans, you need to consider the benefits of each of these plans to decide what's the best choice for you.

* If you'd like to continue receiving services from your current dentist, check to see if this particular dentist is covered under the HMO dental policy.

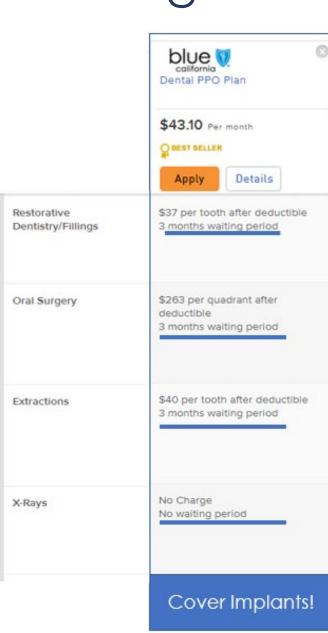
Stand-Alone Dental Off-Exchange

Additionally, our robust portfolio of Off-Exchange dental plans offer:

- Low price dental HMO plans starting at \$13+
- Rich-benefit Dental PPO plans covering:
 - Higher calendar-year maximum
 - Orthodontics (Braces)
 - Including Invisalign
 - Implants are covered!

We have high quality, affordable options for you.

- Go to <u>bsca.com/Apply</u>
- Call us at (855)225-1709
- Email: <u>CoverMe@blueshieldca.com</u>





Vision Plans



Premium at less than \$7 a month



\$15 eye exams



Coverage for progressive lenses anti-reflective coating

Option for glasses or contacts

Vision plans		ULTIMATE VISION 15/25/120	
Monthly rates starting at		\$6.90	
Benefit			
Eye exam (every 12 months)		\$15 copay (every 12 months)	
	rd single vision, lined focal with scratch	\$25 copay (every 12 months)	
rame allowance		Up to \$120 allowance (every 12 months)	
ens options and treatments	Polycarbonate lenses (only for dependent children)	\$100 allowance	
	Photochromic lenses	\$115-\$200 allowance	
	Progressive lenses	\$140 allowance	
	Anti-reflective lens coating	\$50 allowance	
Contact lenses ²	Elective (cosmetic or convenience)	\$120 allowance (every 12 months)	
Diabetes Management Referral ³		\$0 copay	

One of the Largest Vision Provider Networks

One of the largest vision provider networks, administered by Medical Eye Services (MES):

- More than 7,000 ophthalmologists, optometrists, and opticians in CA
- 22,800 locations nationwide
- Includes private optometrists and ophthalmologists



Extensive choice of eyewear providers including private practice optometrists, retail, wholesale, and warehouse chain locations

Search the directory for vision care providers at blueshieldca.com/fad

The Importance of Life Insurance

7 OUT OF 10 HOUSEHOLDS



SAID THEY WOULD HAVE TROUBLE COVERING EVERYDAY LIVING EXPENSES AFTER SEVERAL MONTHS IF THE PRIMARY WAGE EARNER DIED'



WHO SAY MARRIAGE, CHILDREN, BUYING A HOUSE, AND OTHER LIFE EVENTS MOTIVATED THEM TO SHOP FOR LIFE INSURA



Low monthly rates based on your age, sex, and nicotine use.

We have high quality, affordable options for you. 3 ways to apply:

- Go to bsca.com/Apply
- Call us at (855)225-1709
- Email: CoverMe@blueshieldca.com



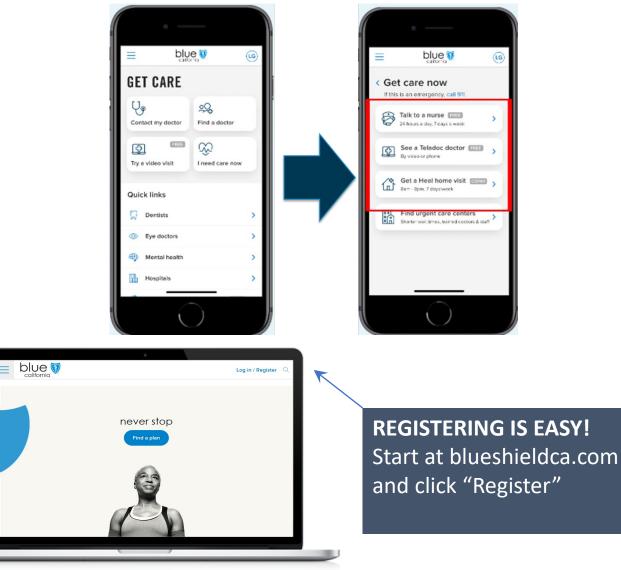
Ask your Outreach Manager for a Specialty products brochure



Online tools to make your life easier

Did you know that you can avoid wait times on the phone by accessing our online tools from our mobile app or your computer?

- Access your ID card
- Find an urgent care center
- Find a doctor
- View claim information
- View dental & vision plan info
- Access NurseHelp 24/7
- Access Teladoc



Free Blue Shield Resources & Support for you and your Loved Ones (No membership required)

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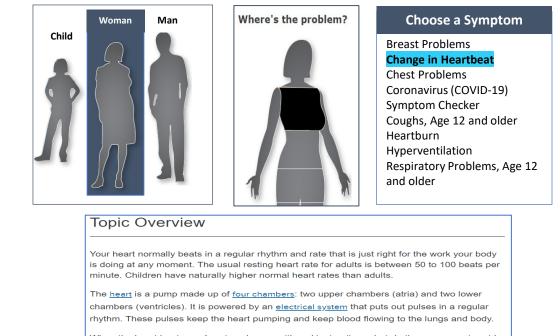
Free Blue Shield Resources – Open to the Public

Health Library



Getting and staying healthy is easier when you have key information at the right time. Learn more about health topics with helpful resources, including articles and interactive tools.

Online Symptom Checker

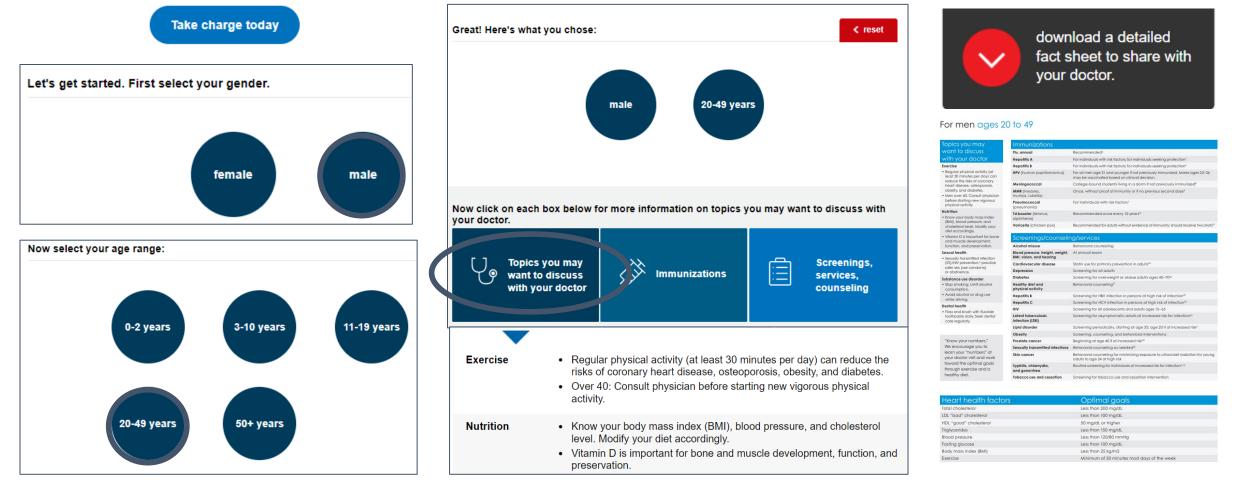


When the heart beats too fast, too slow, or with a skipping (irregular) rhythm, a person is said to have an <u>arrhythmia</u>. A change in the heart's rhythm may feel like an extra-strong heartbeat (<u>palpitation</u>) or a fluttering in your chest. <u>Premature ventricular contractions (PVCs</u>) often cause this feeling.

Pinpoint a particular symptom and find information that helps explain its cause.

Free Blue Shield Resources – Open to the Public (continued)

Interactive Preventive Health Guidelines







Thank you

We look forward to continuing this journey with you!

IFPOutreach@blueshieldca.com

Important numbers and links:

- Plan documents: <u>blueshieldca.com/sbc</u>
- Customer Service: 855-836-9705
- Adding coverage: 855-225-1709