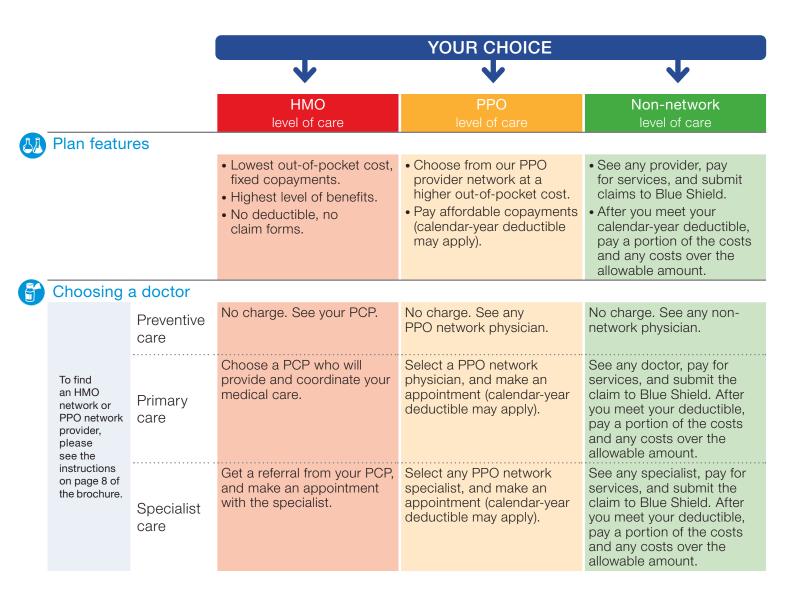
How does a POS plan work?

Your CAPE/Blue Shield of California POS plans combine the predictable out-of-pocket costs of an HMO plan with access to our extensive PPO network. You can choose an HMO, PPO, or non-network provider each time you access care. You do not need a referral from your HMO primary care physician (PCP) to access care under your PPO (Level II) or non-network (Level III) benefits.



Visit **blueshieldca.com/cape** to view the POS plan benefit summaries.

		YOUR CHOICE		
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		HMO level of care	PPO level of care	Non-network level of care
	Emergency care		•	•
		Go to the nearest emergency room. There is no copayment if admitted to the hospital.	Go to the nearest emergency room. There is no copayment if admitted to the hospital.	Go to the nearest emergency room. There is no copayment if admitted to the hospital.
	Urgent care			
		Call your PCP or your assigned medical group/IPA first for instructions. Urgent care centers are an alternative when your doctor is not available. Call Blue Shield Member Services for help.	Call a PPO doctor, or go to a network urgent care center. Go to the <i>Find a provider</i> section of blueshieldca . com/cape or call Blue Shield Member Services for help.	See any provider, pay for services, and submit the claim to Blue Shield. After you meet your deductible, pay a portion of the costs and any costs over the allowable amount.
	Going to the hospital			
		Your PCP may admit you. Tell Blue Shield if you are admitted.	Go to a PPO hospital, and pay less than at a non-network hospital. You or your doctor must call for preauthorization (calendar-year deductible may apply).	Go to a non-network hospital and submit your claim to Blue Shield. After you meet your deductible, pay a portion of the costs and any costs over the allowable amount.
۵۱۵	Mental health care			
		Call the mental health service administrator (MHSA) at (877) 263-9952. Go to blueshieldca.com/cape to find a provider.	N/A	See any provider, pay for services, and submit your claim to Blue Shield. After you meet your deductible, pay a portion of the costs and any costs over the allowable amount.
A	Coverage outside Califo	rnia and abroad		
		Find an HMO BlueCard® provider by calling (800) 810-BLUE or going to the Find a provider section of blueshieldca.com/cape.	Find a PPO BlueCard provider by calling (800) 810-BLUE or going to the <i>Find a provider</i> section of blueshieldca. com/cape.	See any provider, pay for services, and submit your claim to Blue Shield. After you meet your deductible, pay a portion of the costs and any costs over the allowable amount.

Prescription drug coverage

Retail pharmacies: Blue Shield's pharmacy network includes major drugstore chains and independent pharmacies. Show your Blue Shield member ID card at a network pharmacy to receive up to a 30-day supply of covered medications. To find a pharmacy, visit blueshieldca.com/cape, and select *Pharmacy benefits*. Or, call Blue Shield Member Services.

Mail-order pharmacy: If you take a drug for a chronic condition such as diabetes, you may be able to get your prescriptions by mail. To learn more, go to blueshieldca.com/cape, and select *Pharmacy benefits*. Then click *Mail service prescriptions*. You can also order refills via the *Pharmacy benefits* section of blueshieldca.com/cape.