



MOVING FORWARD  
TOGETHER 

Blue Shield of California  
2022 Bronze 60 PPO  
2022 Bronze 60 HDHP PPO  
Plan Highlights Overview

Presented by:  
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# How to ask questions during the session

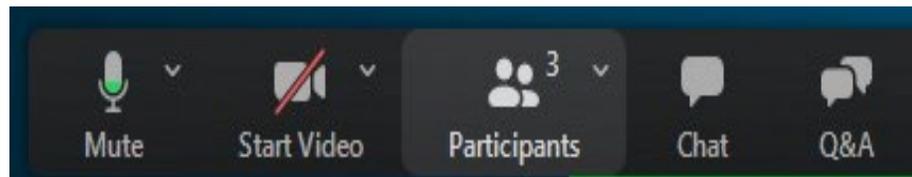
- Given the volume of participants, all participants will be muted upon entry to ensure we have no disruptions during the session.

However, if you have a question, you can submit questions via the “chat” via Zoom

The steps to ask question

To send a chat message:

- 1 Open the Chat panel:



- 2 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
- The American Rescue Plan
- 2022 Bronze 60 PPO Updates and Highlights
- 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



# The American Rescue Plan Overview

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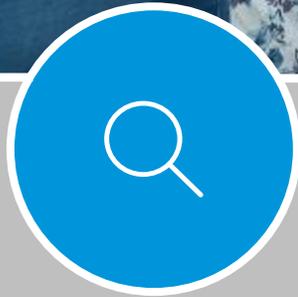


# American Rescue Plan

Final Reminders and Important takeaways before open enrollment



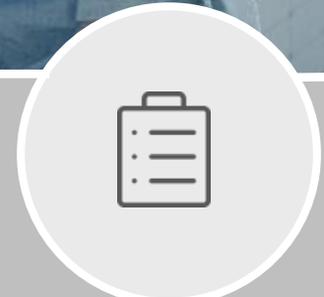
American Rescue Plan  
will continue through  
2022



Unemployment Income  
ARP enhanced benefits  
will end on 12/31/2021



American Rescue Plan  
front-load subsidies  
during 2021 will end on  
12/31/2021



Redetermination  
to  
Silver Plans

# Blue Shield's Updates and highlights for 2022

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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.**



# Bronze 60 PPO vs Silver 70 PPO

PLAN AVAILABLE THROUGH BENEFIT	BLUE SHIELD BRONZE 60 PPO	BLUE SHIELD BRONZE 60 HDHP PPO	BLUE SHIELD SILVER 70 PPO <sup>†</sup>
	BLUE SHIELD AND COVERED CALIFORNIA WITH PARTICIPATING PROVIDERS, MEMBERS PAY: <sup>1</sup>	BLUE SHIELD AND COVERED CALIFORNIA	COVERED CALIFORNIA ONLY
Preventive health benefits	\$0	\$0	\$0
Office visit – primary care physician	\$65 for first 3 visits per calendar year prior to deductible, then \$65 after deductible <sup>2</sup>	\$0	\$35
Office visit – specialist doctor	\$95 for first 3 visits per calendar year prior to deductible, then \$95 after deductible <sup>2</sup>	\$0	\$70
Urgent care visit	\$65 for first 3 visits per calendar year prior to deductible, then \$65 after deductible <sup>2</sup>	\$0	\$35
Tier 1 drugs (up to 30-day supply)	\$18 <sup>4</sup>	\$0 <sup>5</sup>	\$15 <sup>4</sup>
Tier 2 drugs (up to 30-day supply)	40% (up to \$500 per prescription) <sup>4</sup>	\$0 <sup>5</sup>	\$55 <sup>4</sup>
Tier 3 drugs (up to 30-day supply)	40% (up to \$500 per prescription) <sup>4</sup>	\$0 <sup>5</sup>	\$85 <sup>4</sup>
Tier 4 drugs (up to 30-day supply)	40% (up to \$500 per prescription) <sup>4</sup>	\$0 <sup>5</sup>	20% (up to \$250 per prescription) <sup>4</sup>
Lab	\$40	\$0	\$40
X-ray	40%	\$0	\$85
Inpatient hospitalization	40%	\$0	20%
Outpatient surgery	40%	\$0	20%
Emergency room services not resulting in hospital admission	40%	\$0	\$400

# Bronze 60 PPO vs Silver 70 PPO

	BLUE SHIELD BRONZE 60 PPO	BLUE SHIELD BRONZE 60 HDHP PPO	BLUE SHIELD SILVER 70 OFF EXCHANGE PPO*
PLAN AVAILABLE THROUGH	BLUE SHIELD AND COVERED CALIFORNIA	BLUE SHIELD AND COVERED CALIFORNIA	
BENEFIT			
Ambulance	40%	\$0	\$255
Maternity – delivery (hospital)	40%	\$0	20%
Pediatric dental exam	\$0	\$0	\$0
Pediatric eye exam	\$0	\$0	\$0
Pediatric eyeglasses	1 pair per year	1 pair per year	1 pair per year
Chiropractic (from an American Specialty Health Plans network chiropractor)	Not covered	Not covered	Not covered
Acupuncture (from an American Specialty Health Plans network acupuncturist)	\$65 for first 3 visits per calendar year prior to deductible, then \$65 after deductible <sup>2</sup>	\$0	\$35
In-network calendar-year medical deductible <sup>6</sup>	\$6,300 per individual/ \$12,600 per family	\$7,000 per individual/ \$14,000 per family	\$3,700 per individual/ \$7,400 per family
In-network calendar-year out-of-pocket maximum (includes deductible)	\$8,200 per individual/ \$16,400 per family	\$7,000 per individual/ \$14,000 per family	\$8,200 per individual/ \$16,400 per family
In-network calendar-year pharmacy deductible	\$500 per individual/ \$1,000 per family <sup>6</sup>	Included in the medical deductible	\$10 per individual/ \$20 per family <sup>6</sup>



# Covered CA Plan Changes



## Silver 70 PPO and Trio-HMO

\$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



# What is Trio HMO?

Connecting the dots, so you don't have to



Health plan



Hospital



Medical group

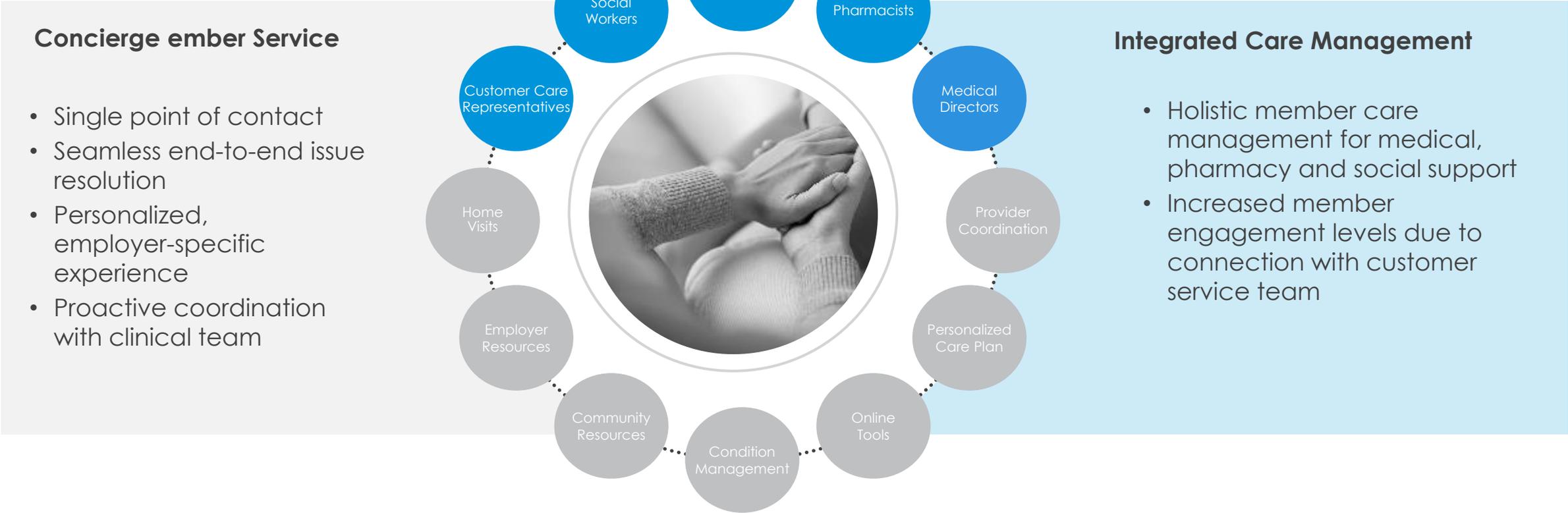


**Better patient  
outcomes**



# Shield Concierge for Trio HMO members

“High-touch” service and support



**Co-located clinical and customer service team**

# Trio-HMO Service Areas

## Trio availability by county

The Trio network extends throughout select California counties and includes more than 21,000+ doctors and specialists and 340+ hospitals.

Alameda (F)	Monterey (P)	San Francisco (F)	Stanislaus (P)
Contra Costa (F)	Nevada (P)	San Joaquin (F)	Tulare (P)
El Dorado (P)	Orange (F)	San Luis Obispo (P)	Ventura (P)
Fresno (P)	Placer (P)	San Mateo (F)	Yolo (P)
Kern (P)	Riverside (P)	Santa Barbara (P) available to Small Group and IFP businesses only	
Kings (P)	Sacramento (P)	Santa Clara (F)	
Marin (P)	San Diego (P)	Solano (P)	

Partial (P) = The Trio network is available only in parts of this county.

Full (F) = The Trio network is available throughout the full county.

[Trio-HMO, Learn More!](#)



# Enhanced Silver Plans - Covered CA

Silver 94

Silver 87

Silver 73

PLAN AVAILABLE THROUGH	COVERED CALIFORNIA ONLY	COVERED CALIFORNIA ONLY	COVERED CALIFORNIA ONLY
BENEFIT	WITH PARTICIPATING PROVIDERS, MEMBERS PAY: <sup>1</sup>		
Preventive health benefits	\$0	\$0	\$0
Office visit – primary care physician	\$5	\$15	\$35
Office visit – specialist	\$8	\$25	\$70
Urgent care visit	\$5	\$15	\$35
Tier 1 drugs (up to 30-day supply)	\$3	\$5	\$15 <sup>2</sup>
Tier 2 drugs (up to 30-day supply)	\$10	\$25	\$55 <sup>2</sup>
Tier 3 drugs (up to 30-day supply)	\$15	\$45	\$85 <sup>2</sup>
Tier 4 drugs (up to 30-day supply)	10% (up to \$150 per prescription)	15% (up to \$150 per prescription)	20% (up to \$250 per prescription) <sup>2</sup>
Lab	\$8	\$20	\$40
X-ray	\$8	\$40	\$85
Inpatient hospitalization	10%	15%	20%
Outpatient surgery	10%	15%	20%
Emergency room services not resulting in hospital admission	\$50	\$150	\$400
Ambulance	\$30	\$75	\$250
Maternity – delivery (hospital)	10%	15%	20%
Pediatric dental exam	\$0	\$0	\$0
Pediatric eye exam	\$0	\$0	\$0
Pediatric eyeglasses	1 pair per year	1 pair per year	1 pair per year
Chiropractic (from an American Specialty Health Plans network chiropractor)	Not covered	Not covered	Not covered
Acupuncture (from an American Specialty Health Plans network acupuncturist)	\$5	\$15	\$35
Calendar-year medical deductible <sup>4</sup>	\$75 per individual/ \$150 per family	\$800 per individual/ \$1,600 per family	\$3,700 per individual/ \$7,400 per family
Calendar-year out-of-pocket maximum (includes deductible)	\$800 per individual/ \$1,600 per family	\$2,850 per individual/ \$5,700 per family	\$6,300 per individual/ \$12,600 per family
Calendar-year pharmacy deductible <sup>4</sup>	\$0	\$0	\$10 per individual/ \$20 per family

# Income Information



SEE NOTE BELOW  
FOR INCOMES IN  
THIS RANGE

Federal Premium Tax Credit\*

Tax credit continues beyond 400%

American Indian / Alaska Native (AIAN) Zero Cost Sharing

AIAN Limited Cost Sharing

Silver 94 (100%-150%)  
Silver 87 (>150%-200%)  
Silver 73 (>200%-250%)

Household Size	% FPL	Federal Premium Tax Credit*										
		0%	100%	138%	150%	200%	213%	250%	266%	300%	322%	400%*
1		\$0	\$12,880	\$17,775	\$19,320	\$25,760	\$27,435	\$32,200	\$34,261	\$38,640	\$41,474	\$51,520
2		\$0	\$17,420	\$24,040	\$26,130	\$34,840	\$37,105	\$43,550	\$46,338	\$52,260	\$56,093	\$69,680
3		\$0	\$21,960	\$30,305	\$32,940	\$43,920	\$46,775	\$54,900	\$58,414	\$65,880	\$70,712	\$87,840
4		\$0	\$26,500	\$36,570	\$39,750	\$53,000	\$56,445	\$66,250	\$70,490	\$79,500	\$85,330	\$106,000
5		\$0	\$31,040	\$42,836	\$46,560	\$62,080	\$66,116	\$77,600	\$82,567	\$93,120	\$99,949	\$124,160
6		\$0	\$35,580	\$49,101	\$53,370	\$71,160	\$75,786	\$88,950	\$94,643	\$106,740	\$114,568	\$142,320
7		\$0	\$40,120	\$55,366	\$60,180	\$80,240	\$85,456	\$100,300	\$106,720	\$120,360	\$129,187	\$160,480
8		\$0	\$44,660	\$61,631	\$66,990	\$89,320	\$95,126	\$111,650	\$118,796	\$133,980	\$143,806	\$178,640
add'l, add		\$0	\$4,540	\$6,266	\$6,810	\$9,080	\$9,671	\$11,350	\$12,077	\$13,620	\$14,619	\$18,160



Medi-Cal for Adults

Medi-Cal for Pregnant Women

Medi-Cal Access Program  
(for Pregnant Women)

Medi-Cal for Kids  
(0-18 Yrs.)

CCHIP (San Francisco,  
San Mateo, and Santa Clara  
county residents)

# Gold Plan Value

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# Rate Decreases for Gold

	Region 15 Los Angeles East	Region 16 Los West	Region 17 Inland Empire	Region 18 Orange County
Trio HMO Gold Rates	\$358 (-10%)	\$369 (-35%)	\$378 (-12%)	\$382 (-30%)
#1 Ranked Silver Rates	\$312	\$338	\$334	\$349
Price Differential	\$46	\$31	\$44	\$33

No Deductible

In-Patient Hospitalization co-pay \$600 vs 20% of the bill with the Trio-HMO

Higher coverage percentage at 80% of cost

# Useful Information

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## Whom to contact for help with your plan purchased through Covered California (On-Exchange)

Contact your Broker/Enrollment partner/Covered California at (800) 300-1506 or visit [CoveredCA.com](https://CoveredCA.com) if you need to:

Update	Update your address and contact information
Report	Report any changes to your income
Update	Update information such as citizenship and proof of residency
Make	Make changes to your health coverage
Ask	Ask questions about financial assistance
Cancel	Cancel your coverage
Request	Request a copy of your Form 1095A and, when applicable, the California Form FTB 3895 California Health Insurance Marketplace Statement

# Whom to contact for help with your plan purchased through Covered California (On-Exchange)

Contact Blue Shield at the number listed on your ID card if you need to:

- Ask a question about billing and payments
- Learn more about benefits and eligibility
- Claims
- PCP changes

You can also log in to your online account at [blueshieldca.com](https://blueshieldca.com) to:

- Make a payment or check status on billing and payments
- Get an electronic version of your membership ID card, which you can also print
- Get help finding doctors or other providers
- Find out how claims for services were paid
- Change primary care physician

# Important Dates

## November 1, 2021

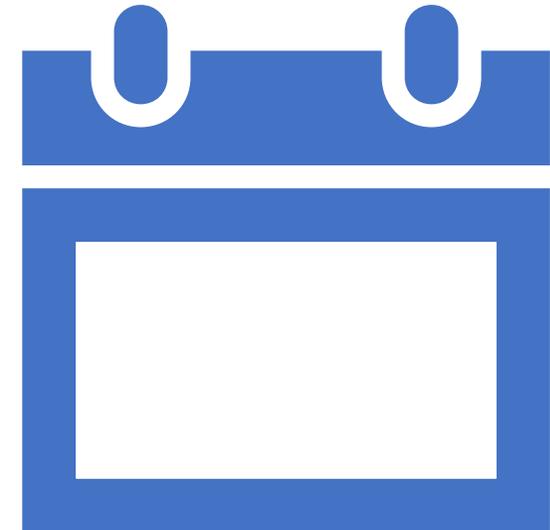
- Open enrollment officially begins
- Decide to keep or change your plan

## December 31, 2021

- Make changes by Dec 31 for coverage that begins January 1, 2022

## January 31, 2022

- Last day of open enrollment. Make sure you are enrolled in a medical plan for 2022.
- Last day to make changes for coverage beginning February 1, 2022
- After open enrollment ends, you must have a qualifying event to enroll in coverage during a special enrollment period (SEP).



# Additional Benefits

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# Wellvolution

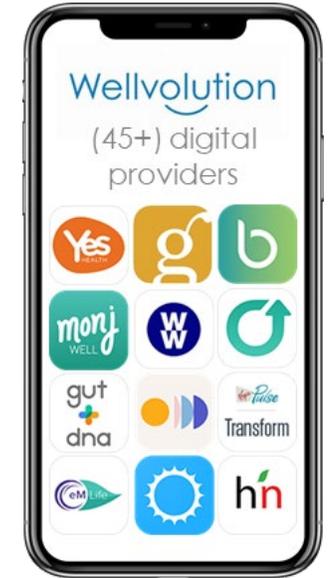
## Innovative digital health network

### Digital Clinical Programs

Programs and services connecting members to proven resources to manage and improve health through coaching, lifestyle medicine, meditation and mental and behavioral health support and counseling

### 4 program categories

Programs vetted by Blue Shield and offer accessible apps based on the latest in science and lifestyle medicine to help members improve their health



### 1. Stress, Sleep, and Resilience



Meditation app for all members



Licensed Behavioral health digital provider

MEDITATE,  
SLEEP BETTER

BEHAVIORAL HEALTH

### 2. Tobacco Cessation with NRT

TOBACCO  
CESSATION



Clickotine

### 3. Disease prevention program

Providers



WEIGHT  
MANAGEMENT

DIABETES  
PREVENTION

CARDIOVASCULAR

### 4. Condition-specific programs providers



DIABETES

HYPERTENSION

OBESITY

HEART DISEASE

## Investing in mental health

### New programs to Wellvolution



HeadSpace – Now available

Meditation and sleep tool that teaches members how to meditate, relive stress, and improve sleep.

- Library of 500+ guided meditations on sleep, grief, anxiety, compassion, and more
- Additional features include sleep sounds, wind-down exercises, tension-releasing workouts, yoga, and music playlists



Ginger – Available Jan 2022

On-demand, personalized mental health support for all of life's challenges.

- Behavioral health coaching, therapists, and psychiatrists work as a team and are available 7 days a week
- Also includes 200+ activities with quick tips and guided audio to practice life skills

# Care Management Program

Get a dedicated care manager and health team by your side  
No extra cost

## Who is this program for?

Care Management can support a number of conditions and illnesses. Give us a call to see if your condition or illness is covered.

Here, you'll find just a few examples of the conditions that Care Management supports:

<b>Chronic conditions</b>	Ongoing conditions like diabetes, heart disease, and arthritis are just some of the common conditions people live with. Having a care manager helps members become their own health expert and gain confidence in managing their condition.
<b>Cancer</b>	Living with a cancer diagnosis is life changing. With Care Management, members get the extra support and health advice they need, while having a dedicated, supportive care manager by their side.
<b>Hospitalization and surgery</b>	After a hospital stay for a heart attack, stroke, surgery, or other major injury, it's helpful to have an on-call health expert. Care Management can help members focus on what's most important; like healing and recovery.
<b>Pain</b>	Many people deal with chronic pain. Whatever the pain may stem from, Care Management is there to find ways to manage it, as well as help members get back to enjoying life.

## How does it work?

Once enrolled, a care manager will be there for you when you need them. They'll call you periodically to check in, and you can call them as well. Your doctor will continue to provide medical care, whereas your care manager can support you in between visits (or just when you need some extra help).

Care managers are here to:

- Answer questions
- Help you understand your condition and treatment options
- Support you with managing your day-to-day health needs
- Work with you to meet your health goals so you can feel better sooner
- Coordinate your care with your doctor and healthcare team
- Help you navigate the healthcare system and access valuable resources

## Interested?

Give us a call to see if Care Management is right for you. We're available from 8 AM to 5 PM PT, Monday through Friday. And remember, your medical history and information will be kept confidential, always.



Call (877) 455-6777

# Maven Maternity

Holistic virtual care whenever the member needs it

New – Starting January 1,  
2022

24/7 Access complements in person care  
anytime (and as many times) as needed.



## 1:1 personalized support

Single touchpoint, ability to connect with  
more than 30 specialty areas – doulas,  
sleep experts, nurses, & more

## Care advocacy

- Dedicated care navigator
- Care-matching for diverse needs

## Specialized telehealth

- Under 30-minute wait times
- Avoid unnecessary in-person visits

## Content & community

- Virtual classes & support groups
- Community forums monitored by providers

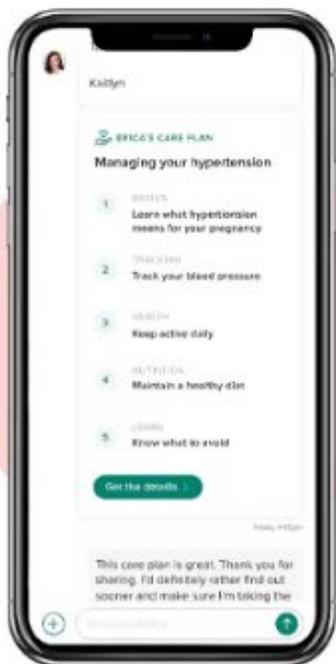


# Meet Erica

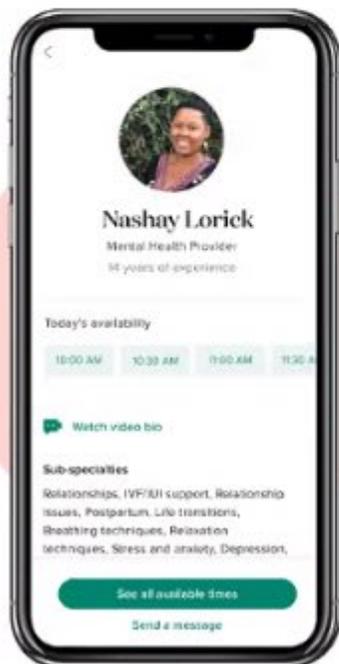
Registration begins January 1, 2022  
More information to come

Gave birth 1 week ago via C-section and is concerned about complications due to hypertension. She's also stressed about finding childcare, given the daycare closures due to COVID-19.

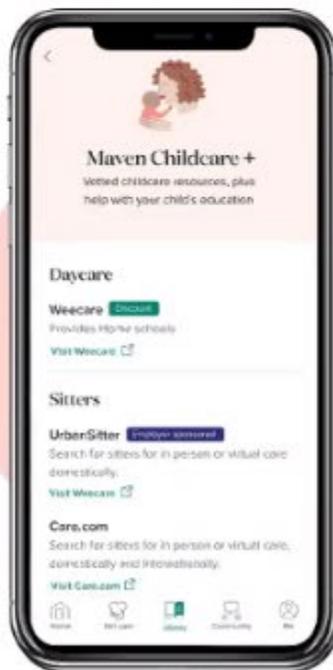
## Personal care plan



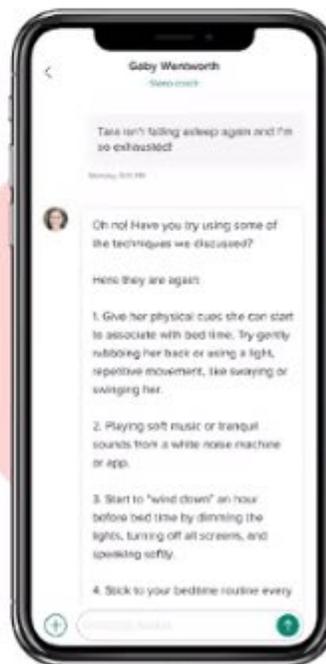
## Mental health support for anxiety



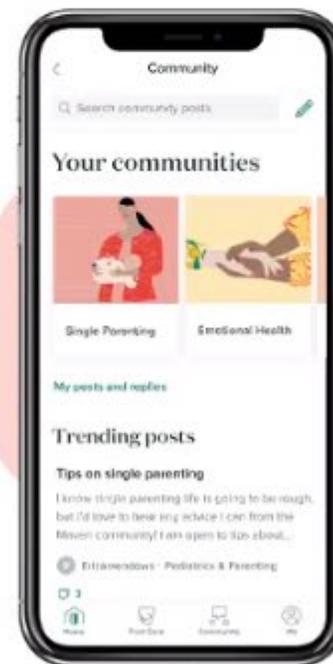
## Childcare navigation



## Sleep coaching



## Communities for working parents



# Fitness 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

View your gym visits online to keep on track and stay motivated.



## On your time

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](https://fitnessyourway.tivityhealth.com/bsc).
- Visit any participating location – anywhere – as often as you like.



## On your budget

\$25 initiation (one-time fee) and \$25 per month, per person.\*

**To enroll:**

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

# Blue Shield Member Discounts & Health Resources

How to access the Blue Shield ChooseHealthy site:

**Step 1:** [blueshieldca.com/BeWell](https://blueshieldca.com/BeWell)

**Step 2:** Click on "Find Discounts"



Wellness discount programs  
Save money while getting healthier.

Find discounts

**Step 3:** Click on "Alternative Care"



Alternative care

Relax and save on massage therapy, chiropractic, acupuncture and more.

**Step 4:** Click on "Find a participating provider..."



Overview

Relax and save on alternative health. Simply show your Blue Shield member discount.

[Find a participating provider online](#)

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



FREE HEALTH RESOURCES

Online health library

UP TO 42% OFF

Product discounts & free shipping

25% OFF

Chiropractic, Acupuncture and Massage Services!

# How to find American Specialty Health Chiropractors

1. Go to [www.blueshieldca.com/ash](http://www.blueshieldca.com/ash)
2. Select a provider type and follow the prompts

ASHLink blue california

## Find A Provider

Medicare Members: If you are a Medicare member, please visit the Medicare Provider Search.

Specialty <sup>i</sup> :  
Acupuncture

Location  
Address, City, State or Zipcode

Advanced Search <sup>v</sup>

Search

ASHLink blue california

← Back to Search

Specialty <sup>i</sup> :  
Acupuncture

Location  
Orange, CA, USA

Displaying 1-25 of 1774 Filters

Download Provider Results

**Pacifica Medical Associates and Acupuncture**  
Jennifer Jiang, LAc  
741 E Chapman Ave  
Orange, CA 92866  
(714) 532-6699  
Gender: Female  
Specialty: Acupuncture  
Accepting New Patients

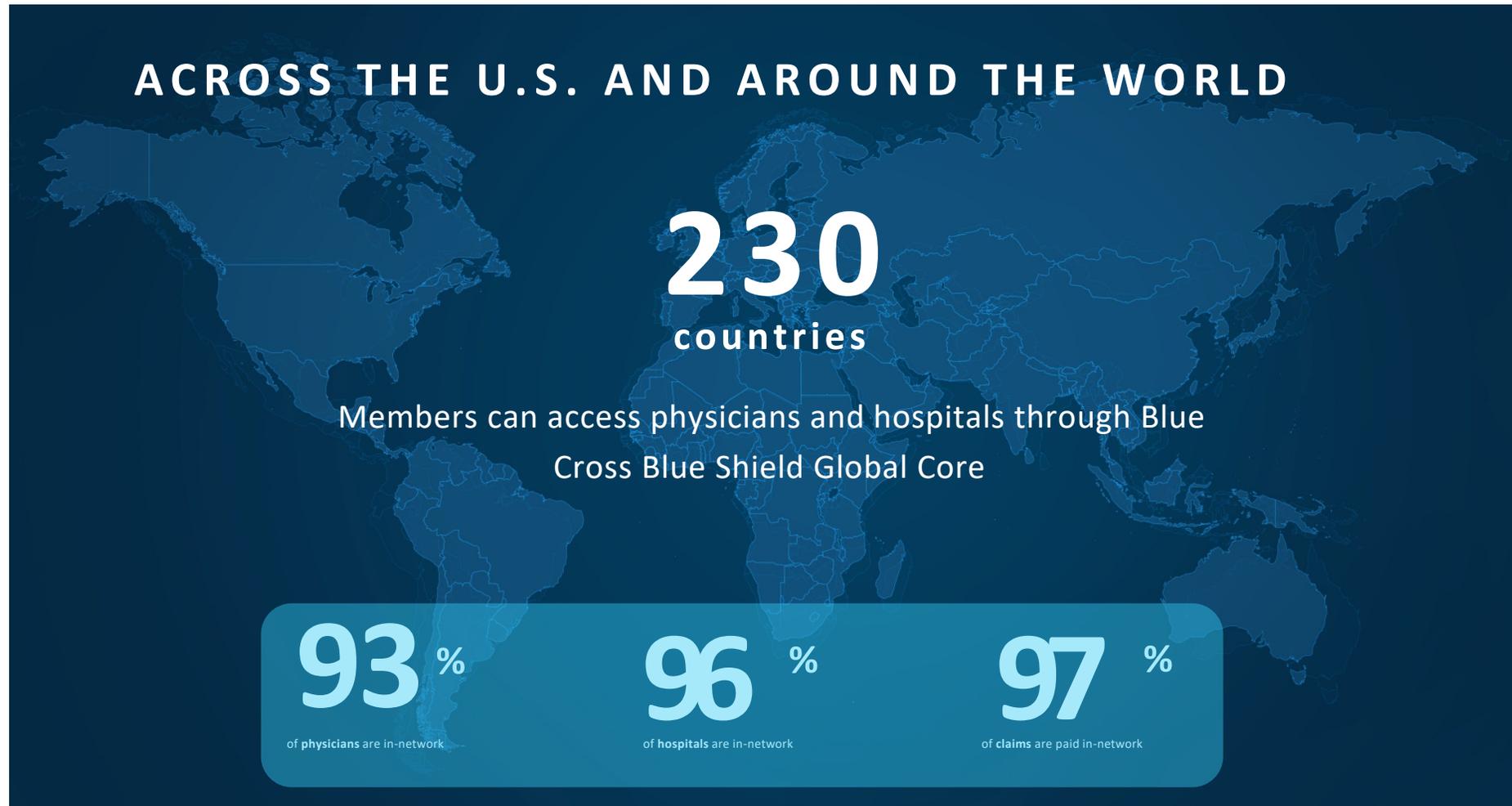
**Pacifica Medical Associates and Acupuncture**  
Shukun Wang, LAc  
741 E Chapman Ave  
Orange, CA 92866  
(714) 532-6699  
Gender: Female  
Specialty: Acupuncture

1 2 3 ... 71 >

Map showing provider locations in Orange, CA, USA. The map includes labels for neighborhoods like HEAST AHEIM, NORTHWEST, BRISTOL MEMORY COALITION, FISHER PARK, PARK SANTIAGO, and MEREDITH PARKWOOD. Landmarks such as Angel Stadium of Anaheim, Chapman University, and Providence St. Joseph Hospital Orange are also visible. Blue location pins are scattered across the map, indicating the locations of various providers.

# 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.

Dental, Vision & Life

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# Dental HMO or Dental PPO?

Search the directory dental care providers at [Blueshieldca.com/fad](https://www.blueshieldca.com/fad)

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



# More about our Dental Plans

Blue Shield offers dental plans that include:

- Orthodontia
- Implants

Plans start for as little as  
\$11.50 per month!

**GOOD NEWS!**

We are waiving dental waiting periods with proof of 12 months creditable coverage from previous carrier.

- Requires submission of proof
- Coverage must have been within the last 60 days

We have high quality, affordable options for you.

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

*Ask your Outreach Manager for a Specialty products brochure*



# 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
<b>Benefit</b>		
Eye exam (every 12 months)		\$15 copay (every 12 months)
Materials (standard single vision, lined bifocal or lined trifocal with scratch coating lenses)		\$25 copay (every 12 months)
Frame allowance		Up to \$120 allowance (every 12 months)
Lens 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 <sup>2</sup>	Elective (cosmetic or convenience)	\$120 allowance (every 12 months)
Diabetes Management Referral <sup>3</sup>		\$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](https://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**<sup>1</sup>



PERCENTAGE OF  
**MILLENNIAL CONSUMERS**

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



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](https://bsca.com/Apply)
- Call us at (855)225-1709
- Email: [CoverMe@blueshieldca.com](mailto:CoverMe@blueshieldca.com)



Ask your Outreach Manager for a Specialty products brochure

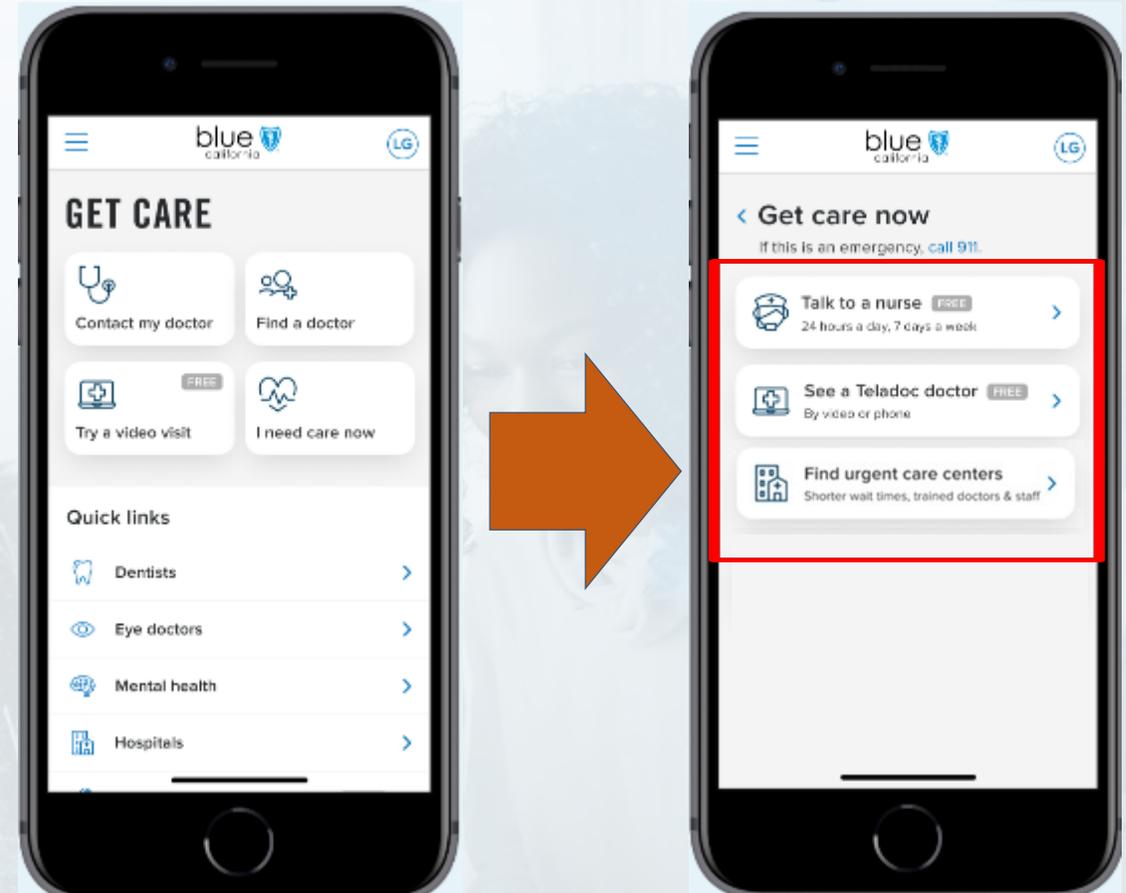
**\$8,755** THE MEDIAN   
COST OF A **FUNERAL IN THE U.S.**<sup>5</sup>

# Mobile App Enhancements

MOVING FORWARD  
TOGETHER 

# Trio HMO Digital Care – Care Hub

- Introducing Care Hub available through our mobile app
- Secure, and reliable technology designed to create a comfortable member experience
- Creates a simple hub to access digital care such as
  - Teladoc
  - Talk to a nurse
  - Find urgent care centers
- Seamless and smooth transition



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

MOVING FORWARD  
TOGETHER 

# Free Blue Shield Resources – Open to the Public

## Health Library

Search for health topics and conditions

Enter search term

Search

Popular topics

- Men's health
- Women's health
- Children's health
- Seniors' health
- LGBTQ health

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

Child Woman Man

Where's the problem?

Choose a Symptom

- Breast Problems
- Change in Heartbeat**
- Chest Problems
- Coronavirus (COVID-19)
- Symptom Checker
- Coughs, Age 12 and older
- Heartburn
- Hyperventilation
- Respiratory Problems, Age 12 and older

### Topic Overview

Your heart normally beats in a regular rhythm and rate that is just right for the work your body is doing at any moment. The usual resting heart rate for adults is between 50 to 100 beats per minute. Children have naturally higher normal heart rates than adults.

The [heart](#) is a pump made up of [four chambers](#): two upper chambers (atria) and two lower chambers (ventricles). It is powered by an [electrical system](#) that puts out pulses in a regular rhythm. These pulses keep the heart pumping and keep blood flowing to the lungs and body.

When the heart beats [too fast](#), too slow, or with a skipping (irregular) rhythm, a person is said to have an [arrhythmia](#). A change in the heart's rhythm may feel like an extra-strong heartbeat ([palpitation](#)) or a fluttering in your chest. [Premature ventricular contractions \(PVCs\)](#) 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

Take charge today

Let's get started. First select your gender.

female

male

Now select your age range:

0-2 years

3-10 years

11-19 years

20-49 years

50+ years

Great! Here's what you chose:

< reset

male

20-49 years

Now click on each box below for more information on topics you may want to discuss with your doctor.



Topics you may want to discuss with your doctor



Immunizations



Screenings, services, counseling

### Exercise

- Regular physical activity (at least 30 minutes per day) can reduce the risks of coronary heart disease, osteoporosis, obesity, and diabetes.
- Over 40: Consult physician before starting new vigorous physical activity.

### Nutrition

- Know your body mass index (BMI), blood pressure, and cholesterol level. Modify your diet accordingly.
- Vitamin D is important for bone and muscle development, function, and preservation.



download a detailed fact sheet to share with your doctor.

For men ages 20 to 49

#### Topics you may want to discuss with your doctor

##### Exercise

- Regular physical activity (at least 30 minutes per day) can reduce the risks of coronary heart disease, osteoporosis, obesity, and diabetes.
- Men over 40: Consult physician before starting new vigorous physical activity.

##### Nutrition

- Know your body mass index (BMI), blood pressure, and cholesterol level. Modify your diet accordingly.
- Vitamin D is important for bone and muscle development, function, and preservation.

##### Sexual health

- Sexually transmitted infection (STI)/HIV prevention: practice safer sex (use condoms) or abstinence.

##### Substance use disorder

- Stop smoking: limit alcohol consumption.
- Avoid alcohol or drug use while driving.

##### Dental health

- Floss and brush with fluoride toothpaste daily. Seek dental care regularly.

"Know your numbers." We encourage you to learn your "numbers" at your doctor visit and work toward the optimal goals through exercise and a healthy diet.

#### Immunizations

Topic	Recommendation
Flu, annual	Recommended*
Hepatitis A	For individuals with risk factors; for individuals seeking protection*
Hepatitis B	For individuals with risk factors; for individuals seeking protection*
HPV (human papillomavirus)	For all men ages 21 and younger if not previously immunized. Males ages 22-26 may be vaccinated based on clinical decision.
Meningococcal (MMR) (meningitis, meningitis, meningitis)	College-bound students living in a dorm if not previously immunized*
Pneumococcal (pneumonia)	Once, without proof of immunity or if no previous second dose*
Td booster (tetanus, diphtheria)	For individuals with risk factors*
Varicella (chicken pox)	Recommended once every 10 years**
Varicella (chicken pox)	Recommended for adults without evidence of immunity; should receive two shots**

#### Screenings/counseling/services

Topic	Recommendation
Alcohol misuse	Behavioral counseling
Blood pressure, height, weight, BMI, vision, and hearing	All annual exam
Cardiovascular disease	StatIn use for primary prevention in adults**
Depression	Screening for all adults
Diabetes	Screening for overweight or obese adults ages 40-70*
Healthy diet and physical activity	Behavioral counseling**
Hepatitis B	Screening for HBV infection in persons at high risk of infection**
Hepatitis C	Screening for HCV infection in persons at high risk of infection**
HIV	Screening for all adolescents and adults ages 15-45
Latent tuberculosis infection (LTBI)	Screening for asymptomatic adults of increased risk for infection**
Lipid disorder	Screening periodically, starting at age 33; age 20 if at increased risk*
Obesity	Screening, counseling, and behavioral interventions
Prostate cancer	Beginning at age 40 if at increased risk*
Sexually transmitted infections	Behavioral counseling as needed**
Skin cancer	Behavioral counseling for minimizing exposure to ultraviolet radiation for young adults to age 24 of high risk
Syphilis, chlamydia, and gonorrhea	Routine screening for individuals at increased risk for infection**
Tobacco use and cessation	Screening for tobacco use and cessation intervention

#### Heart health factors

Heart health factors	Optimal goals
Total cholesterol	Less than 200 mg/dL
LDL "bad" cholesterol	Less than 100 mg/dL
HDL "good" cholesterol	50 mg/dL or higher
Triglycerides	Less than 150 mg/dL
Blood pressure	Less than 120/80 mmHg
Fasting glucose	Less than 100 mg/dL
Body mass index (BMI)	Less than 25 kg/m <sup>2</sup>
Exercise	Minimum of 30 minutes most days of the week

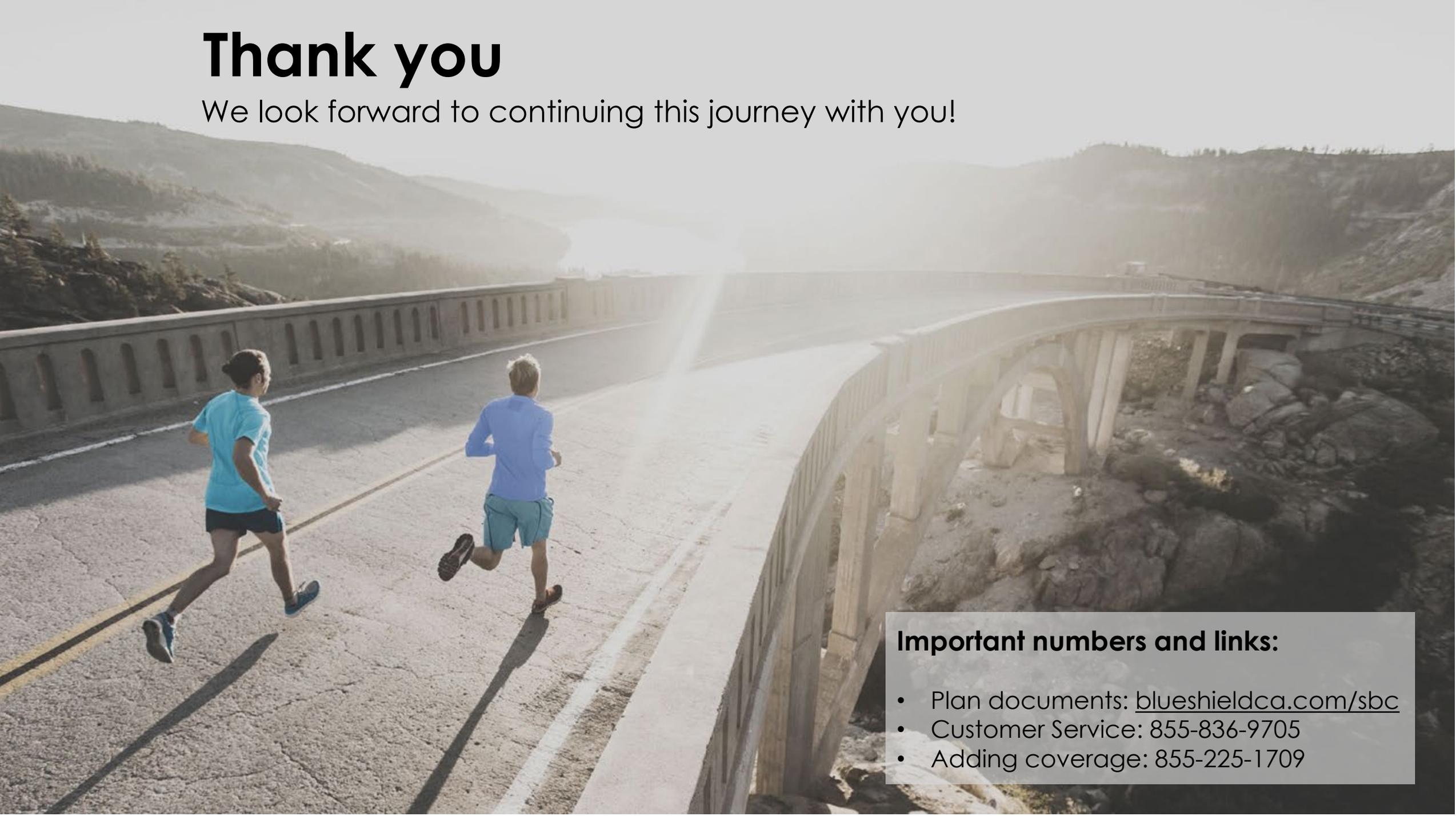
Q & A

MOVING FORWARD  
TOGETHER 



# Thank you

We look forward to continuing this journey with you!



## Important numbers and links:

- Plan documents: [blueshieldca.com/sbc](https://www.blueshieldca.com/sbc)
- Customer Service: 855-836-9705
- Adding coverage: 855-225-1709