What’s new for small businesses (1-100 employees)

What you need to know about your small business health coverage – effective September 1, 2017
Wellvolution® is a next-generation wellness program that connects members to programs that blend socializing, fun activities and rewards.

All Blue Shield small business plans include Wellvolution’s core services to help members, age 18 and older, live healthier lives. These services include helping employees measure their well-being and engage in purposeful, daily activities as well as addressing specific areas of concern such as diabetes prevention.

**Well-Being Assessment**

This assessment goes beyond the typical health survey by measuring overall outlook, emotional and physical health, healthy behaviors, work environment and access to health/life resources.

**Daily Challenge**

Daily Challenge® educates and inspires members to do the little things that add up to lasting health and well-being. Members receive a daily email with small actions that help improve physical health, encourage healthy behaviors, boost emotional health and more.

**Walkadoo**

Walkadoo® is an easy-to-use mobile app that introduces your employees to a realistic and convenient way to add more movement to their day. Once signed up, Trio HMO subscribers receive a Fitbit Zip® activity tracker at no extra charge.

**QuitNet**

Members can get help to quit smoking with QuitNet®, the largest quit-smoking community in the world. QuitNet offers online and mobile support from experts and peers with personalized email and text support. QuitNet now includes nicotine replacement therapy (NRT) at no additional cost.

**Diabetes Prevention Program**

The Diabetes Prevention Program can help members lose weight, adopt healthier habits and reduce the risk of developing type 2 diabetes. Members can find out if they qualify for this program, which is available at no extra cost, by taking a one-minute quiz at solera4me.com/shield.

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**Teladoc – a new and convenient way to access care**

Teladoc’s U.S. board-certified doctors are available 24/7/365 to resolve non-emergency medical issues through phone or video consults.

Teladoc is included in all of our small business health plans at no additional cost to you or your employees.

**Getting started is as easy as 1, 2, 3!**

1. Set up an account.
2. Provide medical history.
3. Request a consult.

Teladoc offers unlimited visits and is not subject to the deductible with all Small Business HMO and Full PPO plans with a $5 copay. Small Business PPO Savings plans have a $40 copay prior to the deductible and once the deductible is met, the $5 copay will apply.

Visit teladoc.com/bsc to learn more.

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Daily Challenge, QuitNet and Walkadoo are registered trademarks of MYH, Inc.
The Diabetes Prevention Program is provided by Solera Health, an independent company.

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Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

Access+ HMO and Wellvolution are registered trademarks of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.
Most of our small business health plans remain the same from 2016 to 2017. Plans that changed deductibles and/or copays are outlined below, and complete benefits for all 31 of our small business plans can be found at blueshieldca.com/smallbusiness and on Employer Connection, blueshieldca.com/employer.

What's new for you

- More services available through Employer Connection Plus.
- Trio HMO is expanding its network and options.
- All of our HSA-compatible plans now offer HealthEquity* as the HSA administrator.
- Identity protection available for all members through AllClearID.
- 5% off of premiums for new dental or vision coverage when bundled with medical plans.
- Wellvolution programs included with all plans to support a healthy workforce.
- Teladoc is available for new and renewing groups and included in all plans.
- Online and mobile upgrades for greater convenience.

### 2016 small business plan vs. 2017 small business plan

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Don’t forget to manage your plans with Employer Connection Plus

Employer Connection Plus is Blue Shield’s Web-based plan administration tool that enables employer groups (and their designated brokers) to securely manage employees’ Blue Shield medical plan benefits online.

Visit blueshieldca.com/employer to:

- Conduct open enrollment, enroll new hires and order member ID cards
- View medical plan benefit details such as deductible and copayment information
- Add or terminate medical plan coverage for your employees and their dependents
- Update member information
- View eligibility details
- Pay your bill online

* Blue Shield is not a financial institution and does not provide tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility and the law’s current provisions, you should ask your financial or tax adviser.
Match your HSA-compatible plan with HealthEquity

Customers may now offer HealthEquity* as the HSA administrator for these three plans:

- **NEW! Silver Full PPO Savings 2000/20% OffEx**
- **Bronze Full PPO Savings 4700/40% OffEx**
- **Bronze Full PPO Savings 5500/40% OffEx**

Choose HealthEquity administration by checking the respective box on the Master Group Application when newly enrolling, or on the Request for Contract Change form when renewing coverage.

Enrollment is automatic for employees enrolled in an HSA plan. They will receive HealthEquity cards directly and will have single sign-on access from Blue Shield’s member site to HealthEquity’s site.

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Trio ACO HMO Network is expanding

Trio HMO is now available in 22 counties. In 2017, we’ve added service areas for 17 ZIP codes in four counties (San Diego, Riverside, San Mateo and Nevada), with nine new Independent Practice Associations and six new hospitals. To see if this network expansion makes Trio an option for your employees, visit blueshieldca.com/aco.

If the Trio ACO HMO Network service area hasn’t reached you yet, stay tuned for more network expansions coming in 2018.

To enroll, simply work with your broker to complete the Master Group Application and the Request for Contract Change form.

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Added protection at no extra cost

Eligible† members can now get identity protection services such as identity repair assistance, identity theft insurance and credit monitoring for themselves and covered family members. It makes good sense, and it’s offered at no charge.

Members can access these services by calling **(855) 904-5733**, 6 a.m. to 6 p.m., Monday through Saturday or 24/7 at blueshieldca.allclearid.com.

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† Due to current laws and regulations, members of Blue Shield Federal Employee Programs, Medicare Advantage HMO Plan or Medicare Prescription Drug Plan are not eligible to receive this offer.
Round out your coverage with dental, vision and life insurance

Groups adding dental and/or vision to their medical coverage receive a 5% discount on their dental and/or vision premium.

If you don’t already offer dental, vision and life, now is the time to consider it. With fully integrated billing and administration on all Blue Shield specialty plans, you’ll be helping your employees stay happier, healthier and more productive. All specialty plans can also be purchased with or without a Blue Shield medical package.

Dental highlights
- Expanded dental PPO network now ranks among the largest in the state, with more than 44,000 locations
- Among the largest dental HMO networks in California
- Dental rollover program rewards our Dental PPO and INO* plan members for visiting the dentist at least once a year

Vision highlights
- Among the largest vision provider networks in California, with more than 7,000 providers
- Easy access to providers via retailers like Target, wholesalers like Walmart and warehouse providers like Costco
- Voluntary vision plans available – 80% of employees say they would select a vision plan even if their employer paid nothing

Life highlights
- All new groups receive a two-year rate guarantee† on their life insurance coverage
- LifeReferrals 24/7℠ offers beneficiary assistance services for family members who have suffered a recent loss of a loved one. During this challenging time, members can connect with experienced professionals ready to assist with:
  - Grief support
  - Legal needs
  - Financial advice
- Our life insurance Quick Match Program℠ provides streamlined underwriting by matching rates from any other plan, for new or existing groups with 51 to 100 eligible employees. Take advantage of this special limited time promotion through the end of 2017.

* In-network only (INO) plan members will automatically receive the network reward. INO plans do not cover non-network charges unless they are for emergency services. Emergency services do not count toward the reward.
† Underwritten by Blue Shield of California Life & Health Insurance Company.
1 Charles Bertolami, American Dental Education Association and Herman Robert Fox, Dean of the New York University College of Dentistry. Roll Call, Inc. April 23, 2009.

LifeReferrals 24/7 and Quick Match Program are service marks of Blue Shield of California.
Updated, easier and more accessible

Blue Shield members can now get even more of their health plan information anytime, anywhere. The Blue Shield mobile app and website have been designed for easier access on the go.

Members can download the Blue Shield of California mobile app on the App Store™ or Google Play™. Plus, they can visit the redesigned website by entering blueshieldca.com in their mobile device’s browser.

Whether using the mobile app or the website, each offers access to more features than ever. Features and plan details may vary depending on specific plan type.

Features

**View Blue Shield member ID card**

**View deductible and copayment year-to-date totals**

**View claims**

**Benefits information***

**Register**

**NurseHelp 24/7SM**

**HSA/FSA balances linked to a HealthEquity† account**

**Contact us**

**Find a doctor or urgent care**

Member registration is easy

One username and password gives members 24/7 access to their health plan information from their desktop, laptop and mobile device.

Members can visit blueshieldca.com/mobile for more details and FAQs.

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* See your Evidence of Coverage (EOC) or check with your company’s plan administrator for your specific benefit coverage.

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