

Access+ HMO

choice starts here



blueshieldca.com/calpers

blue 
california

More doctors. More hospitals. More choice.

When it comes to your health, choice matters. Access+ HMO® gives you the freedom to choose the health care that's right for you and your family.

Our plan provides you access to one of the largest networks of doctors, specialists, and hospitals in California and a variety of care options.

With comprehensive benefits and many wellness programs, it's designed to help you discover the healthiest version of yourself.

We are a nonprofit mission-driven company dedicated to ensuring that all Californians have access to high-quality health care at an affordable price. We are California-made and California-strong since 1939, and we've been proudly serving CalPERS members since 2003.

What to expect from Access+ HMO

Our Access+ HMO plan provides both comprehensive coverage and access to a high-quality network of **more than 12,000 primary care physicians (PCPs), 300 hospitals, and 32,000 specialists.**

With Access+ HMO, you pay a copayment for most covered services like doctor visits, urgent care, and emergency care. Your PCP coordinates all your care as well as refers you to specialists and hospitals within their medical group/Independent Practice Association (IPA).

You have zero or low copayments for most covered services, plus no deductible for hospitalization and preventive care and virtually no claim forms.

How to search for your doctor

To find out if your current doctor is in the Access+ HMO Network, or to locate a new doctor, go to **blueshieldca.com/networkcalpershmo** and select *Primary Care Physician* to search for a network PCP. Enter your city, state, or ZIP code, then click *Continue*.

If you don't have access to the Internet or would like personal help, call Shield Concierge, our dedicated customer service team for CalPERS members, at **(800) 334-5847**, 7 a.m. to 8 p.m., seven days a week.

These valuable Access+ HMO programs and services offer you more choice, convenience, and control over your own care:

 <p>CalPERS-dedicated member service</p> <p>Call Shield Concierge, our team of experts, for help with healthcare questions, concerns, or decisions.</p>	 <p>Flexible access to care</p> <p>Access+ <i>Specialist</i>SM makes it easy to self-refer to a specialist within your medical group, without going to your PCP first.¹</p>
 <p>Pharmacy savings</p> <p>Get up to a 90-day supply for the cost of a 60-day supply of prescriptions by mail or from select retail pharmacies when you take medication for a chronic condition.</p>	 <p>Choose your PCP</p> <p>You and your covered dependents can each select a different PCP within the network and can change that doctor anytime you want.</p>
 <p>Discount Vision Program</p> <p>Receive savings on glasses and contact lenses, as well as LASIK and PRK correction surgery – even if you don't have vision care benefits with Blue Shield.</p>	 <p>Relax and save</p> <p>Get savings on alternative healthcare services including massage therapy, acupuncture, and chiropractic services.</p>
 <p>Care wherever you are</p> <p>Access emergency and urgent care services almost anywhere in the United States and in more than 200 countries through the BlueCard[®] Program and Blue Shield Global Core.</p>	 <p>Virtual visits from a doctor</p> <p>Talk by phone or video chat with a doctor 24/7 through Teladoc when your regular doctor isn't available, or while you're traveling, for only a \$5 copay.²</p>

Comprehensive benefit summary

for the Access+ HMO plan

Calendar-year deductible	
Member	None
Family	None
Physician services	
Preventive health exam	No charge
Gynecological/well-woman exam	No charge
Pregnancy and maternity care; prenatal/postnatal office visits	No charge
Well-baby care	No charge
Immunization/inoculation	No charge
Allergy testing/treatment	No charge
Office/home visits	\$15/visit
Teladoc video or phone consultation	\$5/call
Urgent care	\$15/visit
Infertility testing and treatment	50% of allowable amount
Physician inpatient hospital visits	No charge
Surgery/anesthesia	No charge
Chiropractic and acupuncture services	
Combined maximum of 20 visits per year	\$15/visit
Access+ Specialist ¹	
Self-referral to specialists	\$30/visit
Hospital services	
Inpatient	No charge
Outpatient	No charge
Ambulatory surgery centers	No charge
Transgender surgical services	No charge
Ambulance services	No charge
Emergency care – no copayment if hospitalized or kept for observation	\$50/visit
Diagnostic X-ray/lab	
Diagnostic X-ray/lab	No charge
Skilled nursing facility	
Up to 100 days per calendar year	No charge
Hospice	
Hospice	No charge
Mental health/substance use disorder	
Inpatient	No charge
Outpatient	\$15/visit
Office visit	\$15/visit

Prescriptions³	
Prescriptions for non-maintenance drugs and for the first three fills of maintenance drugs from a retail pharmacy (up to a 30-day supply)	\$5 generic \$20 formulary brand \$50 non-formulary brand
Prescriptions for maintenance drugs after the first three fills from a retail pharmacy (up to a 30-day supply) ⁴	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for maintenance drugs from a select* retail pharmacy (up to a 90-day supply)	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for maintenance drugs by mail order (up to a 90-day supply)	\$10 generic \$40 formulary brand \$100 non-formulary brand
Prescriptions for specialty drugs (up to a 30-day supply)	\$30
Prescription drugs to treat sexual dysfunction	50% of the cost of the drug
Maximum annual out-of-pocket payments for mail service formulary prescription drugs ⁵	\$1,000
Flu vaccine	
From participating retail pharmacies ⁶	No charge
Vision care	
Eye refraction to determine need for corrective lenses (This service is limited to one visit per calendar year for members 18 and older; no limit on number of visits for members under 18.)	No charge
Eyeglasses – not covered, except for those that are necessary after cataract surgery	20% discount available ⁷ (See page 10)
Hearing-aid services	
Evaluation	No charge
Hearing aid – up to a maximum of \$1,000 per member, every 36 months for both ears for the hearing aid instrument and ancillary equipment	Charges in excess of \$1,000
Durable medical equipment	
Including orthoses and prostheses	No charge
Physical/occupational/speech therapy	
Inpatient visits at a hospital or skilled nursing facility	No charge
Outpatient and home visits	\$15/visit
Member calendar-year out-of-pocket maximum	
Member: \$8,150 – Medical: \$1,500 maximum – Pharmacy: \$6,650 maximum [†]	Family: \$16,300 – Medical: \$3,000 maximum – Pharmacy: \$13,300 maximum [†]

* CalPERS network select pharmacies are Costco, CVS, and Safeway/Vons.

[†] Includes the \$1,000 maximum annual out-of-pocket payments for mail service formulary prescription drugs per member.

This chart is a summary of the Access+ HMO plan benefit coverage. It is not a contract. For complete details, please visit our website, blueshieldca.com/calpers, where you can find in-depth information about the plan, as well as download the Access+ HMO Evidence of Coverage. Or you can contact Shield Concierge at (800) 334-5847 if you prefer a printed copy.

Pharmacy benefits

At Blue Shield, our pharmacy and medical benefits are fully integrated. That means you get the convenience of one Blue Shield member ID card, one CalPERS-dedicated Shield Concierge member services phone number, and an extensive nationwide network that includes hundreds of retail chains and local pharmacies.

Filling your prescription at a pharmacy

You can locate a network pharmacy by calling Shield Concierge at **(800) 334-5847** or by visiting blueshieldca.com/pharmacy.

Copayments for prescription drugs filled at a retail pharmacy:

Retail prescription drugs	Generic	Formulary brand	Non-formulary brand
Up to a 30-day supply of non-maintenance drugs and the first three fills of maintenance drugs*	\$5	\$20	\$50
Up to a 30-day supply of maintenance drugs after the first three fills ⁴	\$10	\$40	\$100
Up to a 90-day supply of maintenance drugs from a select retail pharmacy (Costco, CVS, and Safeway/Vons)	\$10	\$40	\$100

You can also receive your flu immunization at participating pharmacies or your primary care physician's office at no extra charge.

Mail service prescriptions

We provide the convenience of mail service delivery of prescription drugs through CVS Caremark®. You can receive up to a 90-day supply – for the cost of a 60-day supply – of covered maintenance drugs* delivered to your home or office, with no charge for shipping.

Mail service prescription drugs (90-day supply)		
\$10 generic	\$40 formulary brand	\$100 non-formulary brand

* Maintenance drugs are prescribed to treat chronic health conditions such as asthma, diabetes, high blood pressure, or high cholesterol and are taken on an ongoing, regular basis to maintain health. You can view the list of covered maintenance drugs by visiting blueshieldca.com/wellness/drugs/formulary and scrolling down to the formularies under *Large Groups (101+ employees)*.

To receive medications from CVS Caremark, go to [blueshieldca.com/pharmacy](https://www.blueshieldca.com/pharmacy), scroll down to *Pharmacy networks*, and click on *Mail service pharmacy*.

For new prescriptions, please allow 10 to 14 days to receive your covered maintenance medications. Once your prescription is on file with CVS Caremark, please allow five to eight days to receive refills of your covered medications.

About our drug formulary

The *Blue Shield Plus Drug Formulary* is a list of medications that are approved by the Food and Drug Administration (FDA). These medications are eligible for coverage under Access+ HMO's prescription benefits. This list serves as a guide for members and healthcare professionals in the selection of cost-effective drug therapy. To see our drug list, visit [blueshieldca.com/calpers](https://www.blueshieldca.com/calpers), click on *Plan overview and documents*, and scroll down the page to the formulary list under *Drug formulary*.

You can help lower your out-of-pocket prescription drug costs by requesting formulary generic and formulary brand medications when you see your doctor. These medications are usually covered at a lower copayment than non-formulary drugs.

Specialty drugs

Specialty drugs are drugs that may require coordination of care, close monitoring, or extensive patient training for self-administration. Most specialty drugs must be filled through CVS Caremark – our network specialty pharmacy.

Prescriptions for specialty drugs are available for up to a 30-day supply per fill, with a copayment of \$30. A complete list of specialty drugs is available at [blueshieldca.com/calpers](https://www.blueshieldca.com/calpers), click on *Plan overview and documents*, and scroll down the page to the specialty drug list under *Specialty drugs*.

Out-of-pocket expenses

The annual out-of-pocket maximum for pharmacy expenses is \$6,650 for an individual and \$13,300 for a family. Additionally, once you have paid \$1,000 for formulary mail service prescriptions, you will pay \$0 for formulary prescriptions filled at CVS Caremark for the remainder of the year. (Non-formulary brand drugs and drugs to treat sexual dysfunction do not accumulate toward this mail service out-of-pocket maximum.)



Care highlights

From virtual doctor visits to alternative medicine and everything in between, we give you the flexibility to choose from a variety of care options.

Self-refer to a specialist

With Access+ *Specialist*, you can self-refer to a participating specialist in the same medical group – without going to your doctor first – for a fixed office copayment of \$30 per visit.¹ For more information, please consult your *Evidence of Coverage and Disclosure* online at blueshieldca.com/calpers or call Shield Concierge at **(800) 334-5847**.

Virtual visits with a doctor

Teladoc gives you remote access to the same type of board-certified physicians you would visit in person. They are available by phone or video, even while you are traveling.²

Physicians can provide you with a prescription if necessary and consults are always a \$5 copay. You can set up your account and complete your medical history form at teladoc.com/bsc or by calling **(800) TELADOC** or **(800) 835-2362**.

Coverage while traveling

You and your family have access to covered services, including urgent and emergency care, across the United States and around the world through the BlueCard Program and Blue Shield Global Core. You will pay only your regular copay at the time of service and will not have any claim forms to fill out when you return. To learn more about the program, call Shield Concierge at **(800) 334-5847**.

Alternative medicine

You can visit any participating chiropractor or acupuncturist from the American Specialty Health Networks, Inc. (ASH Networks) without a referral from your primary care physician. There is a \$15 copay per visit and a combined maximum of 20 visits per year. To learn more about the program, call ASH at **(888) 999-9452**.

Registered nurses available anytime

Have a medical concern and not sure what to do? Just call NurseHelp 24/7SM and talk with a registered nurse to get answers to your health-related questions 24 hours a day. Services are confidential and available via online chat or our toll-free telephone number **(877) 304-0504**.

Keep life in balance

With LifeReferrals 24/7SM, you have access via a toll-free phone call for support and advice. Experienced professionals can help in many areas of life including child and elder care, relationships, support for chronic conditions, and financial and legal issues. Face-to-face counseling sessions are also available. For more information about this program, call **(800) 985-2405**.

Discover more care options available to CalPERS members – visit blueshieldca.com/calpers and select *Programs and services*.

Health and wellness programs

To achieve your potential, you need the confidence that feeling your best provides. We work with you and for you on your journey of health.

Wellvolution

Discover your Proven Path to better health with Wellvolution

It's been proven that digital health and lifestyle programs have the power to prevent and even reverse disease. With Wellvolution®, we've combined health research and the latest technology to create a new benefit that goes beyond just doctors and prescriptions.

The next generation of Wellvolution is your personalized, digital health coach. It uses best-in-class apps and lifestyle change programs to help you achieve your goals at no additional cost to you.

You choose the areas to focus on:

Prevent and reverse disease – Prevent diabetes, reverse cardiovascular disease and other chronic conditions.

Eat better – Get help with meal planning, use nutritional calculators, and lose weight.

Exercise more – Get support with movement tracking, workout routines, and coaching.

Manage stress – Meditate, practice mindfulness, and more.

Sleep better – Track sleep patterns and enjoy relaxation exercises for better rest.

Quit smoking – Get the support you need to stop smoking with nicotine replacement therapy and other methods.

Learn more at [wellvolution.com](https://www.wellvolution.com).



Condition Management Program

Get guidance and information on conditions such as asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes, heart failure, and musculoskeletal conditions. You can apply by calling **(866) 954-4567**.

Prenatal Program

Expectant parents get 24/7 phone access to maternity nurses and other support and guidance while trying to get pregnant, during pregnancy, and after the baby is born. Learn more at [blueshieldca.com/prenatal](https://www.blueshieldca.com/prenatal), or you can apply for this program by calling **(888) 886-4596**.

Discount programs

Your wellness is important to us. To make it easier for you to take better care of yourself, we offer a wide range of member discounts⁷ on popular programs that can help you save money and get healthier.

Discount vision program

You have access to participating providers in the Discount Vision Program Network and can get a 20% discount for:

- Routine eye examinations
- Frames and lenses (including photochromic)
- Tints and coatings
- Extra pair of glasses
- Non-prescription sunglasses
- Hard contact lenses

LASIK discount program

LASIK and photo refractive keratectomy (PRK) correction surgery, alternatives to contacts or glasses, are some of the fastest-growing vision treatments. The discount program gives you access to:

- A 15% discount through the NVISION, Inc. provider network in California, or
- Savings on LASIK surgery at more than 45 QualSight surgery centers in California.

Discounted eyewear online at [MESVisionOptics.com](https://www.MESVisionOptics.com)

Enjoy competitive prices on many contact lens brands as well as a selection of sunglasses, reading glasses, and eye care accessories.⁸ Free shipping is available for all orders over \$50.

Alternative Care Discounts program

Receive up to 25% off on acupuncture, chiropractic, and therapeutic massage services from practitioners participating in the ChooseHealthy® program. There is a \$15 copay per visit and a combined maximum of 20 visits per year.

The program also offers discounts of up to 55% or more on popular health and fitness brands and access to online health classes and articles at no additional cost to you.

Fitness Your Way

Get access to 10,000+ fitness centers nationwide for just \$25 per month. With Fitness Your Way™, brought to you by Blue Shield of California in partnership with Tivity Health®, you can exercise when and where it's convenient for you. You get:

- Access to gyms near home and work
- No contract commitments
- Flexibility to use multiple fitness centers for one low monthly fee

Discover all the ways you can save on your health and wellness – visit blueshieldca.com/wellnessdiscounts.



Services and resources

To help you get the best out of your benefits, we offer personalized support and make it easy for you to access the information you need.

Shield Concierge

As a CalPERS member, you have access to one-on-one support from our Shield Concierge team of healthcare experts. Shield Concierge services include:

Customer service representatives who can answer your questions about plan coverage, doctor selection, claims, ID cards, pre-authorization, and referrals

Registered nurses who can follow your condition, case, or illness, answer health-related questions, and consult on medical issues and symptoms

Social workers who can provide support and help with your physical and emotional well-being and provide information about community resources

Health coaches who can help you with disease prevention, nutrition, weight management, stress reduction, and general lifestyle health

Pharmacy technicians who can answer your questions about benefits, formulary alternatives, and prior authorization of prescriptions

Pharmacists who can answer your questions about medications, side effects, drug safety, costs, and treatment options

Shield Concierge is available at **(800) 334-5847**, seven days a week from 7 a.m. to 8 p.m.

Convenient online access and mobile app

We make it easy for you to manage your health care online. As a Blue Shield member, you can register at **blueshieldca.com** so you can:

- Change your PCP
- Verify benefits and coverage
- Download and print your member ID card
- View drug formularies
- Check your claims
- Look up cost share/copayments

Our website gives you easy access to account information and online tools to manage your health plan from any device.

And don't forget to download our free Blue Shield of California mobile app and keep your health plan information at your fingertips. Our mobile app is available on the App StoreSM and Google PlayTM.

ID protection and credit monitoring

Get covered right down to your identity with credit monitoring, identity repair assistance, and identity theft insurance. Get more information at **blueshieldca.allclearid.com**.

Access+ HMO service area

The Access+ HMO plan is offered in 30 counties

- County coverage*
- No coverage



* Partial coverage in El Dorado, Nevada, Placer, San Bernardino, and San Diego counties. Full county coverage elsewhere. To find out if the Access+ HMO plan service area includes the ZIP code where you reside or work, please contact Shield Concierge at **(800) 334-5847**. You may also use CalPERS' online service, the Health Plan Search by ZIP Code, available at calpers.ca.gov. Colusa, Mendocino, and Sierra counties are covered by the Blue Shield of California Exclusive Provider Organization (EPO) Plan.

Endnotes

- 1 The Access+ *Specialist* option allows HMO members direct access to participating specialists in the same medical group or IPA as their primary care physician. Not all medical groups or IPAs participate in this program.
- 2 Teladoc visits are unavailable outside of the United States.
- 3 If a brand drug is chosen when there are FDA-approved generic equivalents available, then the cost difference between the brand drug and the generic equivalent drug, plus a generic copay, will apply. Exceptions for medical necessity are available via prior authorization; if approved, the applicable brand copay applies.
- 4 Does not apply if filled at a select retail pharmacy. CalPERS network select pharmacies are Costco, CVS, and Safeway/Vons.
- 5 Non-formulary brand drugs and drugs to treat sexual dysfunction do not accumulate toward the \$1,000 mail service out-of-pocket maximum.
- 6 Flu shots are available at participating retail pharmacies. To find participating pharmacies, visit [blueshieldca.com/wellness/drugs](https://www.blueshieldca.com/wellness/drugs), scroll down to *Locate Pharmacies*, then click on *Find a Pharmacy*. You also have the option to continue receiving the flu vaccine at your doctor's office.
- 7 These discount program services are not a covered benefit of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The networks of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers.

Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program.

Blue Shield reserves the right to terminate this program at any time without notice. Discount programs are administered by or arranged through the following independent companies:

- Discount Vision Program and MESVisionOptics.com – MESVision
- Alternative Care Discounts program – ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated
- Fitness facilities – Fitness Your Way (Tivity Health)
- LASIK – QualSight, Inc. and NVISION, Inc.

The Discount Vision Program Network is currently available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Texas, Utah, and Washington.

The Alternative Care Discounts program is available to members with a Blue Shield medical plan. You are obligated to pay participating healthcare providers directly for the discounted services. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change. Please consult the ChooseHealthy website for current availability. ChooseHealthy is a federal registered trademark of American Specialty Health Plans (ASH) and used with permission herein.

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- 8 Requires a prescription from your doctor or licensed optical professional.

App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Access+ HMO, Access+ *Specialist*, NurseHelp 24/7, LifeReferrals 24/7, and Wellvolution are service marks or registered trademarks of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc., a health company committed to changing lives by guiding people to better health in their communities.

Any questions? Call or visit us online.

Go online: blueshieldca.com/calpers

A custom website for CalPERS members with full-time access to plan benefits, services, *Find a Doctor*, and more.

Call us: **(800) 334-5847**

Your CalPERS–dedicated Shield Concierge team is ready to help from 7 a.m. to 8 p.m., seven days a week.

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。

never
stop

For more information on Access+ HMO, visit blueshieldca.com/calpers or call Shield Concierge at **(800) 334-5847**, 7 a.m. to 8 p.m., seven days a week.

To locate a doctor, visit blueshieldca.com/networkcalpershmo.



Follow us on social media for healthy tips, daily inspiration, member info, and support. It's an easy way to stay connected.

