

# Blue Shield PPO Needles Plan

## Frequently Asked Questions

Updated May 2022

If you have any questions about your health plan benefits, call your dedicated Shield Concierge team at **(855) 599-2657**. The team is available to assist you from 7 a.m. to 7 p.m. Pacific time, Monday through Friday. You can also go to [blueshieldca.com/teamsters1932](https://blueshieldca.com/teamsters1932) for information about the PPO Needles Plan.

This document provides an overview of the PPO Needles Plan benefits. Your *Evidence of Coverage* (EOC) and other plan documents provide a more complete description of the plan's benefits and coverage, including limitations and exclusions. If there are any discrepancies between the information contained in this document and the EOC and other plan documents, the plan documents will prevail.

### **GENERAL**

#### **1. What is the PPO Needles Plan?**

The PPO Needles Plan is only offered to members assigned to work locations in the Needles, Trona, and Baker areas. Please check with your benefits administrator to make sure you are eligible to enroll in this plan.

With the PPO Needles Plan, you can receive care from any of the physicians and hospitals within the plan's PPO Network, as well as outside of the network for covered services.

#### **Within the provider network**

Within the PPO Network, preventive care services such as a flu shot are fully covered. Going to providers in the PPO network provides you with the lowest out-of-pocket costs.

#### **Outside the provider network**

When you see a non-network provider, what you ultimately pay depends on fees above Blue Shield's allowable amounts. Those fees vary and can be costly. For covered services:

- You pay 100% of the amount billed until you meet your plan-year deductible.
- Only the amount allowed by Blue Shield applies to your deductible.
- After you meet your deductible, you pay a copayment or coinsurance based on Blue Shield's allowable amount, plus any charges above the allowable amount.

Non-network providers usually require you to pay the full amount at the time you receive care. You then submit a claim with an itemized doctor's bill to Blue Shield.

## **SHIELD CONCIERGE**

### **1. What is Shield Concierge?**

The Shield Concierge team provides personalized support on all aspects of your care. You call one toll-free number – **(855) 599-2657** – for assistance. The Shield Concierge team can:

- Help you find a provider in the in the PPO Network
- Assist you in transferring medical records and prescriptions
- Work with you and your doctor to coordinate care across all providers
- Help you manage a chronic condition such as diabetes
- Connect you with a registered nurse for health counseling
- Explain pharmacy benefits coverage, including formulary use
- Answer your questions about plan benefits, claims, and more

## **VIRTUAL CARE**

### **1. What is Teladoc?**

With the PPO Needles Plan, you can access Teladoc medical and mental health services by phone or video for a \$0 copay. To learn more, visit [blueshieldca.com/teladoc](https://blueshieldca.com/teladoc).

**Important:** Teladoc is covered within the PPO Network only.

## **HEALTH AND WELLNESS PROGRAMS**

### **1. Does the PPO Needles Plan offer programs to help me live a healthier lifestyle?**

Yes. Wellvolution®, a digital lifestyle platform, is included in your Blue Shield health plan. Wellvolution includes the tools you need to take control of your physical and mental health, so you can become a healthier and better you. Visit [wellvolution.com](https://wellvolution.com) to get started today. For specific information about mental health programs, visit [wellvolution.com/mentalhealth](https://wellvolution.com/mentalhealth).

### **2. Does the PPO Needles Plan offer wellness discount programs?**

Yes. We offer a wide range of discount programs<sup>1</sup> that can help you save money and better take care of yourself. For details, visit [blueshieldca.com/wellnessdiscounts](https://blueshieldca.com/wellnessdiscounts).

## **MEDICAL BENEFITS**

### **1. Do I need to select a primary care physician?**

With a PPO plan, there is no requirement to select a primary care physician (PCP). You can choose any doctor or specialist in your plan's network and make an appointment.

While the PPO plan doesn't require you to select a PCP, building a relationship with a PCP who provides primary care has several advantages. A PCP can:

- Get to know you well and understand your healthcare needs
- Help you achieve your health and well-being goals

### **2. How can I find out if my current doctor is in the PPO Network?**

To search for a network provider:

- Go to [blueshieldca.com/pponetwork](https://blueshieldca.com/pponetwork)
- Select Doctors & Specialists
- Enter your location, and then click *Continue*
- Select *Doctor Name*

### **3. What if my current doctor is not in the PPO Network?**

You can choose to see a doctor who is not in the PPO Network. When you see a non-network provider, what you ultimately pay depends on fees above Blue Shield's allowable amounts. Those fees vary and can be costly. For covered services:

- You pay 100% of the amount billed until you meet your plan-year deductible.
- Only the amount allowed by Blue Shield applies to your deductible.
- After you meet your deductible, you pay a copayment or coinsurance based on Blue Shield's allowable amount, plus any charges above the allowable amount.

Non-network providers usually require you to pay the full amount at the time you receive care. You then submit a claim with an itemized doctor's bill to Blue Shield.

**4. Is there a medical office or group where I can select all the doctors for my family in one place, so I don't have to go to multiple locations? In other words, can I avoid going to one office for primary care, another office for OB/GYN, and yet another for pediatricians?**

Unlike an HMO, a PPO plan does not require you to choose doctors who belong to only one medical group. We are contracted with individual physicians as well as multi-specialty medical groups so you can get many of your healthcare needs in a single location. You can use our online Find a Doctor tool at [blueshieldca.com/pponetwork](https://blueshieldca.com/pponetwork) to look up the locations of any doctors.

**5. If I need to see a specialist, do I need a referral from a provider I've visited for primary care (such as my PCP), or can I select one myself and make my own appointment?**

With a PPO plan, you do not need a referral to see a specialist. However, if you are not sure where to go, you can ask the provider you've visited for primary care for a referral. You can make an appointment at any time with a specialist. Be sure to choose a doctor who is in your plan's PPO Network to save on costs.

In most cases, the copayment or coinsurance to see a specialist is different from a general office visit with a PCP. For more details, check your plan's Summary of Benefits.

**6. Does this plan include preventive care, and what is the cost?**

Yes. If you see a doctor in the PPO Network, you have access to services defined as routine preventive care. Your medical plan covers the costs for preventive health services when care is provided through network providers. For details about preventive care benefits, visit [blueshieldca.com/preventive](https://blueshieldca.com/preventive).

**7. What do I do if I'm a new enrollee in the PPO Needles Plan and I'm in the middle of receiving care for a medical condition from a provider that is not in the PPO Network?**

As a new member, you are entitled to a medical review that may allow you to continue your current treatment plan with your prior provider for a specified time frame due to a specific diagnosis.

For example, a medical review is warranted if you or a family member:

- Are in the second or third trimester of pregnancy or a high-risk pregnancy and are currently established with an obstetrician
- Are scheduled for surgery within 3 weeks after your effective date of coverage

- Have documented follow-up care for surgery that was completed within 6 weeks prior to your effective date of coverage
- Have complications resulting from surgery performed within the month prior to your effective date of coverage
- Are presently undergoing a course of chemotherapy or radiation therapy
- Are approved for or on a waiting list for a transplant
- Have an acute or serious chronic condition
- Are currently receiving outpatient mental health treatment or are currently in a chemical dependency treatment program

If you have a transition of care issue, please contact Shield Concierge for assistance. Blue Shield will assign a case manager to assist you with your specific transition of care needs.

**8. I am a new enrollee in the PPO Needles Plan. I have received authorization for a medical procedure, but it takes place after my PPO Needles Plan coverage goes into effect. Do I need to get a new authorization?**

Yes. If you have been scheduled for treatment that required authorization from your former doctor who is not in the PPO Network, you will need new authorization from a doctor who is in the PPO Network. If you have questions, please contact Shield Concierge.

**9. Do I have coverage while traveling outside California or the United States?**

When you're outside California or out of the country, you and your family can get care through the BlueCard® and Blue Shield Global Core programs. To find a provider in the United States, visit [provider.bcbs.com](http://provider.bcbs.com), or call (800) 810-BLUE (2583). To find a provider outside the country, visit [bcbsglobalcore.com](http://bcbsglobalcore.com), or call (804) 673-1177 collect.

**PHARMACY BENEFITS**

**1. Do I have pharmacy benefits with Blue Shield?**

Yes. Go to the [Pharmacy benefits](http://blueshieldca.com/teamsters1932) section of [blueshieldca.com/teamsters1932](http://blueshieldca.com/teamsters1932) to view Blue Shield's Plus Drug Formulary, learn about prescriptions by mail, and more. Our Plus Drug Formulary is a list of our preferred brand-name and generic drugs.

## 2. What is a drug formulary?

A formulary is a list of medications approved by the Food and Drug Administration (FDA) that are selected based on safety, effectiveness, and cost — and that are covered under your Blue Shield prescription drug benefit. The formulary offers doctors prescription medication options that can be both effective and affordable to members. A drug listed in the formulary does not guarantee it will be prescribed by your doctor.

## 3. What are drug tiers?

Drugs in a formulary are typically grouped into tiers based on defined categories such as generic drugs, preferred brand-name drugs (which will generally have a lower member cost share), non-preferred brand-name drugs, and specialty drugs. The tier that your prescribed medication is in determines your portion of the drug cost. A typical drug benefit includes three or four tiers. You can find information about what you pay by drug tier in your health plan documents.

## 4. How do I know if my medication is on Blue Shield's drug formulary?

To see if your medication is on the list, use our [Plus Drug Formulary search tool](#). For more information about the formulary, see the [Pharmacy benefits](#) section of [blueshieldca.com/teamsters1932](https://blueshieldca.com/teamsters1932). You can also call Shield Concierge for assistance.

## 5. I am interested in using the mail service pharmacy to refill my prescriptions. How do I get started?

Go to the [Pharmacy benefits](#) section of [blueshieldca.com/teamsters1932](https://blueshieldca.com/teamsters1932), and select *Mail service prescriptions*. Follow the instructions to create your account with CVS Caremark Mail Service Pharmacy™. You can receive by mail up to a 90-day supply of medication you take on a regular basis for chronic or long-term medical conditions; however, opioids are limited to a 30-day supply. If you have questions, call the mail service pharmacy at **(866) 346-7200 (TTY: 711)**. You can also contact Shield Concierge for assistance.

## 6. Can I get a 90-day supply of prescription maintenance drugs from a retail pharmacy?

Yes. Effective July 30, 2022, if you take maintenance medications for long-term medical conditions or for chronic conditions such as diabetes, you can obtain a 90-day supply from any participating retail pharmacy in Blue Shield's pharmacy network.

**7. I am a new enrollee in the PPO Needles Plan. I have received prior authorization for a prescription drug from my previous carrier. Do I need to get authorization from Blue Shield to refill this prescription after my plan's effective date?**

The list of drugs that require prior authorization for coverage varies from one health plan carrier to another. If you are currently covered under another carrier and have enrolled in a Blue Shield health plan, your prescribing physician may need to obtain prior authorization from Blue Shield to ensure that your prescription will be covered after your plan's effective date. Be sure to ask your prescribing physician to contact Blue Shield for prior authorization to refill your prescription. For assistance, contact Shield Concierge at **(855) 599-2657**.

**8. I currently take a prescription drug that is listed on my current plan's specialty prescription drug list. How do I verify if this prescription drug is on Blue Shield's specialty drug list?**

To verify that your prescription drug is on Blue Shield's specialty drug list, contact Shield Concierge.

**AFTER YOU BECOME A MEMBER**

**1. When will I receive my member ID card?**

New subscribers will receive a member ID card in the mail before their effective coverage date. Please review your new ID card carefully to make sure all the information is correct.

**2. What are the benefits of registering for a Blue Shield online account?**

Registering for a Blue Shield online account gives you access to a personalized dashboard with an easy-to-read overview of your health plan benefits. With an online account, you can do the following – and more:

- Access your digital member ID card online 24/7
- Find all your coverage details in one convenient place
- Request access to your covered dependents' information, such as claims, so you can view it from your online account
- View your copays or coinsurance to know what's covered before your next appointment

To register, go to [blueshieldca.com/register](https://blueshieldca.com/register). You'll just need your member ID number (located on your Blue Shield member ID card) and your email address.

**Note:** To access your account information on your smartphone, after you register, download our mobile app at [blueshieldca.com/mobile](https://blueshieldca.com/mobile). Be sure to log in with your username and password to get the most from the app experience.

### 3. How do I get a replacement member ID card?

Get easy access to your digital ID card! Once you've registered for an account at [blueshieldca.com/register](https://blueshieldca.com/register), you can view your ID card online 24/7 – and never worry about losing it. (See account registration instructions in **Question #2** above.)

Once you have registered and logged in to [blueshieldca.com](https://blueshieldca.com), you can also print a temporary ID card or order a new ID card and have it mailed to you. Except for the paper stock, temporary cards are identical to permanent ID cards. If you order a replacement ID card by mail, you should receive it within seven to 10 business days.

<sup>1</sup> These discount program services are not covered benefits of your Blue Shield of California health plan, and none of the terms or conditions of the Blue Shield health plan apply. 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.

Members who are not satisfied with products or services received from the discount program may use the grievance process described in their *Evidence of Coverage and Disclosure Form*. 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:

- Alternative Care Discounts – services provided by the ChooseHealthy program, made available through ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated (ASH)\*
- Discount Vision Program – MESVision
- Fitness facilities – Fitness Your Way™ (Tivity Health)
- LASIK – Laser Eye Care of California, LLC, QualSight, Inc.

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.

\* The alternative care discounts are available to members with a Blue Shield medical plan. You are obligated to pay for all services from those providers but will receive a discount from those participating



providers for services included in the program. The ChooseHealthy program does not make any payments directly to participating providers. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on 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.

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc. These 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. Blue Shield reserves the right to terminate this program at any time without notice.

### **Language Assistance Notice**

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助，請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或其他格式版本，例如：大字版、盲文版和/或音訊版。

### **Nondiscrimination Notice**

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。