



Health Plan Choices:

EPO Plan



Offered through PRISM

Effective: January 01, 2023



EPO plan highlights

For plan details, visit www.blueshieldca.com/prism.

With the Exclusive Provider Organization (EPO) plan, administered by Blue Shield, you'll choose from PPO physicians and hospitals. Except for emergencies, you are not covered if you get medical treatment by non-network providers.

Plan features

Care away from home – You are covered for care across the United States and around the world through the BlueCard® and Blue Shield Global Core programs.

Emergency care – You're covered for emergency care around the world regardless of whether the provider is in your plan's PPO network.

Mental health and substance use disorder care – You have access to inpatient and outpatient care for issues such as depression, alcohol/substance use disorder and mental illness. You can access these services through Blue Shield's PPO network and non-network providers.

Preventive care – You have access to services defined as routine preventive care. You do not have to pay a copayment or meet the plan's deductible for these services. Visit blueshieldca.com/preventive to learn more.

Specialty care – You can see any specialist in the PPO network when needed without prior authorization from your primary physician. However, some services may require prior authorization.

Urgent care – For non-emergencies, you can receive care at an urgent care center. Your cost will usually be lower than the cost for a hospital emergency room visit.

Teladoc – You have access to board-certified doctors and licensed mental health professionals with Teladoc's phone and online video appointments.

Find your doctor

To find providers within California, go to blueshieldca.com/pponetwork and select the type of provider you need. Enter your location, then click Continue.

To find providers outside of California go to provider.bcbs.com and enter EMF. Search for the type of provider you need.

Programs and services

The following programs and services are offered with the plan(s) described in this document.

ID protection – Protecting your financial well-being is as important as protecting your health. This is why we offer identity protection services. These include credit monitoring, identity repair assistance and identity theft insurance.

LifeReferrals 24/7SM – Experienced professionals are ready to help you with personal, family and work issues at any time.

NurseHelp 24/7SM – Registered nurses are available to answer your health questions at any time.

Maternity Program – This program is designed to give you and your partner digital and virtual support for your pregnancy and postpartum needs.

Shield Support – Get support managing your health needs for conditions such as diabetes, depression, chronic pain, cancer and others. Services include personalized health coaching, care plan development, provider coordination and more.

Wellness discount programs – Get help saving money and living healthier with a wide range of discount programs* including fitness club memberships; acupuncture, chiropractic services and therapeutic massage; and eye exams, frames, contact lenses and LASIK surgery. Learn more at blueshieldca.com/wellnessdiscounts.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California.

* These discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life or self-insured health plan apply.

The networks of practitioners and facilities in the discount programs are managed by external program administrators, 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, presentations, 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 or self-insured plan participants should access those covered services prior to using the discount program.

Members or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their Evidence of Coverage, Disclosure Form, Evidence of Coverage and Disclosure Form, Benefit Booklet or Certificate of Insurance/Policy. Blue Shield reserves the right to terminate this program at any time without notice.

Have questions?

Get answers to your questions about the health plan(s) described in this brochure or request printed copies of plan documents.

Call Member Services: **(855) 256-9404**, 7 a.m. to 7 p.m. PST, Monday through Friday.

Visit **blueshieldca.com/prism**

Take us with you anywhere

Log in to our mobile app and keep your health plan at your fingertips. Our mobile app is available on the App StoreSM and Google PlayTM.



Find us on social media

Follow us on Facebook at facebook.com/BlueShieldCA, Twitter [@BlueShieldCA](https://twitter.com/BlueShieldCA) and Instagram [@BlueShieldofCA](https://instagram.com/BlueShieldofCA) for healthy tips, daily inspiration, member info and support. It's an easy way to stay connected.



Member confidentiality

Blue Shield protects the confidentiality and privacy of your personal and health information, including medical information and individually identifiable information such as your name, address, telephone number and Social Security number. To ensure this, Blue Shield requires a signed authorization form for you to access health information for your spouse or dependents over the age of 18.

To request an authorization form, call Blue Shield Member Services. Or, you can also download the form by going to blueshieldca.com. Just log in, select *Family Members* under "Who's Covered" and then choose *Manage Family*. Scroll to the bottom of the page to download the Authorization for Release of PHI form.

If you don't have access to the Internet, or you have questions about how Blue Shield protects your privacy and confidentiality, please call our Privacy Office directly at (888) 266-8080.

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