

Why choose Blue Shield?

Solutions for Medicare-eligible retirees

Y0118_16_446A 10142016

You've got Medicare-eligible retirees. We've got solutions.

Affordable and flexible product designs.

The quality coverage you want.

The network strength you look for.

The cost controls you need.

All from a name you can trust.

About Blue Shield

Our mission is to ensure all Californians have access to high-quality health care at an affordable price.



Committed relationships

76 years of service*



Powerful national footprint
A "Blue" plan covers 1 in 3 Americans

3.95 M members*



Our pledge to give back to our clients and community



Innovation for care worthy of our family and friends

* Blue shield fast facts [webpage](#)

Blue Shield retiree options

Flexible product designs. Competitive price. Superior service.



a range of affordable health plans including prescription drug coverage



large provider networks



health and wellness programs



outstanding service – dedicated Member Services team in California

reputation and stability –

- Over 260,000* Medicare beneficiaries in California have trusted their healthcare coverage to Blue Shield of California
- “A” rating from Standard & Poor’s, A.M. Best, and Thestreet.com ratings

*Med advantage and Medicare Supplement plan membership as of August 2016

Blue Shield delivers quality and choice for Medicare retirees

Blue Shield Spectrum PPO	Blue Shield Access+ HMO	Blue Shield 65 Plus MA HMO
<ul style="list-style-type: none"> • Secondary to FFS Medicare • Available nationwide • One of the largest California PPO networks • no referral needed to see network providers • National PPO network via Blue Card 	<ul style="list-style-type: none"> • Secondary to FFS Medicare • Statewide California service area • Access+ commercial network • Access+ allows members to self-refer within Medical group or IPA 	<ul style="list-style-type: none"> • Balance of value and provider choice • Flexible benefit designs • Extensive California plan service area • Comprehensive provider network • Medicare dedicated service unit in California • SilverSneakers

Optional Coverage for non Medicare benefit vision, hearing, chiro, etc.

Medicare Prescription Drug Plan (PDP) or Retiree Drug Subsidy plans

Blue Shield 65 Plus

Our employer group/union sponsored Medicare Advantage Prescription Drug Plan (GMA-PD) that offers comprehensive medical and prescription drug coverage, including flexible benefits and choice of out of pocket maximums for financial protection for your retirees, all at an affordable price.

Can help reduce your Governmental Accounting Standards Board (GASB) or Financial Accounting Standards Board (FASB) liability.

Customize coverage

We have the capability to customize medical and prescription drug copays to closely match what you offer your commercial plan members.

In addition, we can add coverage for non-Medicare covered services in the following areas:

- SilverSneakers® Fitness, a senior focuses fitness program that includes basic gym access available at over 13,000 locations nationwide . Enjoy access to classes, pools, free weights , treadmills and more!
- Non-Medicare covered vision care and podiatry care
- Acupuncture and chiropractic services
- Coverage for hearing aids and exam
- Additional riders and custom benefits are available

Access+ HMO

- Retiree would continue in our statewide group HMO plan offered to active and non-Medicare retirees.
- Wide range of benefits, including preventive care, inpatient and outpatient hospital services, and emergency care.
- Access+ SpecialistSM –allows members to go directly to an Access+ network specialist in the same medical group or IPA as their primary care physician without a referral for a higher office visit copayment.



Blue Shield of California Medicare Rx Plan (prescription drug coverage)

A standalone employer group/union sponsored Medicare Prescription Drug Plan

- Members pay the same plan cost-sharing amounts in the coverage gap stage, then pay less once they are in the catastrophic coverage stage.
- There is a separate Medicare-approved formulary.

Shield Spectrum PPOSM

- Retiree would continue in our statewide group PPO plan offered to active and non-Medicare retirees.
- Direct access to the physicians and specialists in our preferred provider network.
- One of the largest provider networks in California
- Choice of 14 PPO plans
- \$0 deductible option
- Two-tier provider network (preferred and non-preferred)
- The option to see providers outside of our PPO network

Customize coverage

Customize benefits by adding coverage for routine care in the following areas:

- Non-Medicare covered chiropractic services, vision care, and podiatry care
- Acupuncture services
- Coverage for hearing aids



Blue Shield of California Medicare Rx Plan (prescription drug coverage)

A standalone employer group/union sponsored Medicare Prescription Drug Plan

- Members pay the same plan cost-sharing amounts in the coverage gap stage, then pay less once they are in the catastrophic coverage stage.
- There is a separate Medicare-approved formulary.

Blue Shield 65 Plus

Easy access to a large network of physicians, specialists, and hospitals.

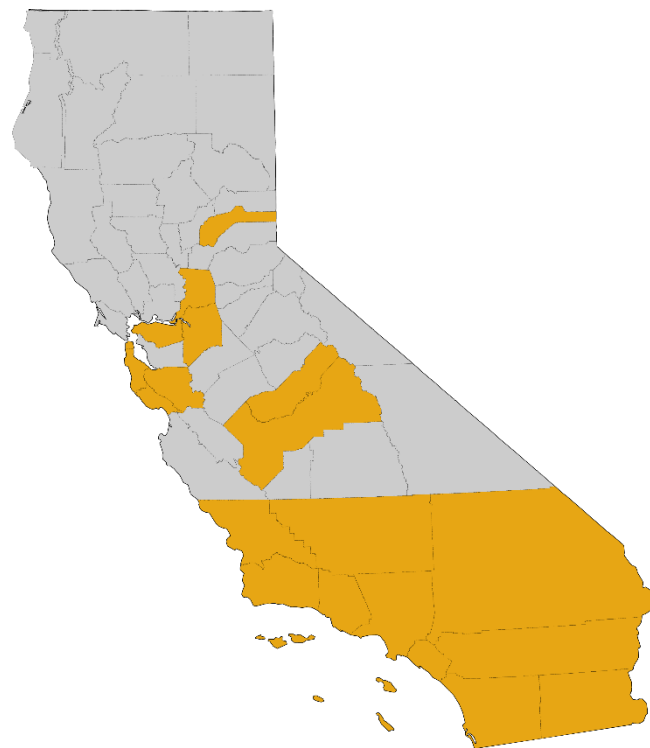
Providers must meet credentialing standards and include some of the **most prestigious physicians and hospitals** in the state

Service Area

The Blue Shield 65 Plus service area includes these counties:

Contra Costa	San Bernardino*
Fresno	San Diego
Imperial*	San Francisco
Kern*	San Joaquin
Los Angeles	San Luis Obispo*
Madera*	San Mateo
Nevada*	Santa Barbara*
Orange	Santa Clara
Riverside*	Santa Cruz
Sacramento	Ventura

* Indicates partial county (orange counties in illustration).



Access+ HMO and Shield Spectrum PPO

The Blue Shield plans that coordinates with Original Medicare

For Medicare retirees who reside outside of the Blue Shield 65 Plus service area, we can offer the same HMO and/or PPO benefit plan offered to active employees **throughout the state.**

Members can use any doctor in Blue Shield's commercial HMO and PPO plan networks.

Blue Shield of California Medicare Rx Plan

Offered **throughout the United States**, as long as the employer group/ union is headquartered in California.

* Pending regulatory approval

Pharmacy network

Both Blue Shield 65 Plus and Blue Shield of California Medicare Rx Plan

Access to network pharmacies all over the country - more than 5,600 California pharmacies.

Network pharmacies offering preferred cost-sharing include:


- Costco, CVS Pharmacy, CVS Pharmacy at Target, Safeway and Vons pharmacies, Albertsons/Savon/Osco pharmacies, Ralphs*, Walmart* and many more*!





Transforming provider relationships

Here's what our providers are saying . . .



"We consider Blue Shield the gold standard among our health plan relationships. Blue Shield has served as a true, collaborative and patient focused partner."

- John Muir Health

"Our doctors found the meetings one of the best and most productive so far. You are doing great job with kick starting this new ACO."

- Adventist

"[Blue Shield] has challenged our team to think in new ways around population management and how to realign critical clinical resources to improve our ability to impact quality and cost."

- AppleCare

"Our ACO partnership with Blue Shield has taken down historical barriers and allowed for data driven, honest conversations on how we can improve our care delivery model to reduce redundant care and wasteful spending."

- AppleCare

"There is no healthcare out there that is doing the kind of work that Blue Shield is doing – thank you for being the innovators."

- AllCare

"Blue Shield is the ONLY health plan that has developed a model/structure that works – through this process we have been able to work with some of the best and brightest in the field."

- Facey/Providence



Care management

- programs delivering appropriate support in the most cost-efficient manner
- good for your client's business; very cost-effective; healthcare savings returns



Disease Management



Condition Management



Behavioral Health



NurseHelp 24/7SM



LifeReferrals 24/7SM

Do it different, make a difference



Well-Being Tracker

Assess, track, discover

Gallup-Healthways Wellbeing Assessment delivers "Dow Jones" of health status.



Daily Challenge

Well-Being delivered daily

Small actions, repeated frequently with friends and family enhance wellbeing.



QuitNet

Quit all together

Kick the habit once and for all with friends and family, a personal quit coach and pharmaceutical quit aids.

Member wellness discounts



Diet and exercise

- 24 Hour Fitness
- ClubSport and Renaissance ClubSport
- Weight Watchers



Alternative care discounts

- Acupuncture
- Chiropractic
- Massage therapy
- Vitamins, herbal supplements
- and other wellness products



Discount vision

- Discount provider network
- MESOptics (discounts on contacts and glasses)
- QualSight Lasik
- NVision Laser Eye Center
- My2020EyesDirect (discounts on contacts and glasses)

The bottom line

You know what your Medicare-eligible retirees deserve.

You know what your business needs.

Let us show you what Blue Shield can deliver...

**...accessible, high-quality
healthcare coverage at
an affordable price.**

SilverSneakers is a registered mark of Healthways, Inc., an independent company that does not provide Blue Shield of California products or services.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Blue Shield of California is an HMO and PDP plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield 65 Plus offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Blue Shield 65 Plus individual and employer group retiree plans have different service areas, benefits and provider networks.

Blue Shield of California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Shield of California cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Blue Shield of California 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。