

Introducing

# tandem PPO

At Blue Shield of California, we've collaborated with select providers to create a new family of PPO plans called Tandem. Tandem PPO plans offer cost savings and a set of quality network providers. For those members who want a PPO plan but are balancing the cost, Tandem may be the perfect solution.

## Tandem PPO Network

Tandem PPO offers members access to a quality network of providers that includes all specialties and levels of care that have contracted with Blue Shield to offer services at discounted rates. The Tandem PPO Network has fewer providers than our Full PPO Network.

## Tandem helps members manage their care

After members enroll in a Tandem PPO plan, they will be matched with a primary care physician (PCP)\* in the Tandem PPO Network. Their PCP helps keep them focused on their health and well-being. If members prefer a different doctor, they can easily change their PCP in their online account or by calling customer service.

Like all PPO plans, members have the flexibility to see any healthcare professional or visit any facility, including specialists, without a referral. But because the Tandem PPO Network has fewer providers than the Full PPO Network, we can offer this plan to members **at a lower cost**.

## Tandem PPO offers a variety of plan design options†

- Six plans offered for companies with 100 employees or fewer (small business)
- Thirteen plans offered for companies with 101 or more employees

Small business	Core: Medical
Platinum Full PPO 0/10 OffEx	Tandem PPO Combined Deductible 10-250 90/70
Platinum Full PPO 150/15 OffEx	Tandem PPO Combined Deductible 15-250 90/70
Gold Full PPO 750/20 OffEx	Tandem PPO Combined Deductible 20-200 90/70
Silver Full PPO 1300/45 OffEx	Tandem PPO Combined Deductible 20-250 80/60
Silver Full PPO 1700/40 OffEx	Tandem PPO Combined Deductible 25-250 80/60
Bronze Full PPO 3750/65 OffEx	Tandem PPO Combined Deductible 25-250 90/60
	Tandem PPO Combined Deductible Value 10-1000 90/70
	Tandem PPO No Network Deductible 10 100/50
	Tandem PPO Split Deductible 10-250 90/70
	Tandem PPO Split Deductible 20-500 80/60
	Tandem PPO Split Deductible 25-750 80/60
	Tandem PPO Split Deductible 35-1000 80/60
	Tandem PPO Savings Embedded Deductible 3000

\* PCP matching is optional for self-funded clients. Contact your account manager for details.

† Tandem PPO offers a variety of plan design options. Custom plans are available for self-funded clients.

## Pharmacy

Our outpatient prescription drug plans offer a range of copayments and rates so you'll have affordable choices for enhancing the medical plans you offer your clients. These plans cover drugs in the *Blue Shield Standard Drug Formulary* (for companies with 100 employees or fewer) or the *Blue Shield Plus Drug Formulary* (for companies with 101 or more employees) including:

- Oral contraceptives
- Diaphragms
- Insulin
- Insulin syringes and needles
- Blood glucose test strips
- Lancets

### Pharmacy benefits for employers with 100 employees or fewer (small business)

The Tandem PPO plans for companies with 100 employees or fewer will include a tiered pharmacy network that uses Blue Shield's current national pharmacy network. Pharmacies will be designated as Level A or Level B. You will have the option to choose a Level A pharmacy or a Level B pharmacy. Level A pharmacies offer a lower cost share for prescription drugs than Level B pharmacies. Level A pharmacies include popular grocery stores and retailers throughout California.

### Pharmacy benefits for employers with 101 or more employees

Tandem PPO plans for companies with 101 or more employees have the same pharmacy options as plans for small business as well as both the preferred and standard pharmacy network options. These optional riders will be marketed as Rx Spectrum riders and include the same tiered pharmacy network as small business plans.

Find out more about our formularies at [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy).

## Additional benefits

### Out-of-state and global coverage

The BlueCard® Program national network, with 93% of all doctors and 96% of all hospitals in the United States, gives members access to covered services when they are out of state. Blue Shield Global Core gives members access to covered services with providers in more than 230 countries.

### Care 24/7 with Teladoc

All Tandem PPO plans includes Teladoc. With Teladoc, members can talk to board-certified primary care doctors anytime, anywhere by phone or video chat to resolve many of their non-emergency medical issues. Find out more at <https://member.teladoc.com/bsc>.

### Heal

Heal™ is a service that allows members to see a doctor at a time and place that's convenient for them. At their home or office, on-demand visits are available for Blue Shield PPO members in Los Angeles, Orange County, San Francisco, Oakland, Berkeley, San Diego, and the Peninsula to San Jose.

### Wellvolution

Our popular Wellvolution® online wellness programs connect having fun with healthy activity and can be easily worked into the busiest lifestyles. All members and their eligible dependents over 18 can participate – on their computers, tablets or smartphones. See [mywellvolution.com](https://mywellvolution.com) for details.

## Discount programs

Blue Shield's wellness discount programs\* help members save money and stay healthy. These include discounts for Weight Watchers; a membership with 24 Hour Fitness, ClubSport or Renaissance ClubSport; acupuncture and chiropractic services; massage therapy; and more. They can also receive discounts on eye exams, frames, contact lenses and LASIK surgery. Visit [blueshieldca.com/hw](https://blueshieldca.com/hw) to learn more.



**Include Blue Shield dental, vision and life<sup>†</sup> insurance for a comprehensive benefits program.**

Contact your account manager for more information.

\* These discount program services are not a covered benefit of your Blue Shield of California or Blue Shield of California Life & Health Insurance Company (Blue Shield Life) health plans, and none of the terms or conditions of the Blue Shield or Blue Shield Life health plans 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 nor 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 health 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* or *Certificate of Insurance*. Blue Shield reserves the right to terminate these programs at any time without notice.

Discount programs administered by or arranged through the following independent companies:

- Alternative Care Discount Program – American Specialty Health Systems, Inc. and American Specialty Health Networks, Inc.
- Vision Program – MESVision
- Weight Control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport and Renaissance ClubSport
- LASIK – NVision, QualSight and TLCVision within California and TLCVision (USA) Corporation outside California

<sup>†</sup> Underwritten by Blue Shield of California Life & Health Insurance Company.

Heal is a trademark of Burrito Labs, Inc.

Wellvolution is a registered trademark 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.

