Welcome to Blue Shield.
This guide provides information to help get you started on making the most of your membership. Because knowing more about your health plan gives you the freedom to

live by your own plan

blueshieldca.com
Let’s get started
We’ll help you to better understand your health plan and give you access to a wide range of included health and wellness programs and services.

1. Getting started

• Get familiar with your benefits at blueshieldca.com/gettingstarted where you can view and print out plan documents that provide details about plan benefits and other available programs and services.

• Review your coverage options for vision and dental benefits to make sure you’re covered from head to toe. To learn more, visit blueshieldca.com/ifpspecialty.

• Get your Blue Shield member ID card in the mail, print one online, or download your ID card through our mobile app.
2. Getting access

• Register now at blueshieldca.com and start enjoying fast and easy access to your benefit information as well as plenty of health and wellness resources.

• Start managing your account online – from viewing your claims to paying bills – for you and your family.

• Begin paying your monthly premium by the first of the month or sign up for our Easy$PaySM service for convenient automatic payments from your checking or savings account.

3. Getting care

• Choose a doctor or hospital at blueshieldca.com/fap from a large network of providers.

• Make sure your provider is in your plan’s network so you’ll save on out-of-pocket costs when you receive care.

• Bring your new ID card each time you go to your appointments.

• Fill your prescription at one of the many network pharmacies throughout the state. Go to blueshieldca.com to find the one nearest your home or work.

4. Getting more

• Get our mobile app and take us with you wherever you go.

• Join Wellvolution® and start taking control of your well-being at blueshieldca.com/wellvolution.

• Discover how easily our Treatment Cost Estimator can help you make smarter treatment decisions and plan your care.

• Sign up for our helpful health and wellness newsletter for useful news, tips, and reminders.

• Take advantage of valuable discounts on contact lenses, vitamins, and more at blueshieldca.com/wellnessdiscounts.
Access your account online 24/7

Registering at blueshieldca.com is the first important step to making the most of your health plan, and it takes only a few easy steps:
1. Go to blueshieldca.com/register.
2. Follow the instructions and then create your own username and password.
3. You’re registered! Now access the Member Overview for instant, secure access to your plan information and a wide range of resources, all in one place.

You’ll find information about your benefits along with tools, programs, and services that help you get the most out of your Blue Shield PPO plan.

And be sure to explore all of blueshieldca.com for a virtual world of health and wellness resources.

Go mobile and put your plan in your pocket
You can get health plan and healthcare services information anytime, anywhere through the Blue Shield website and mobile apps. You can download the Blue Shield of California mobile app from the App StoreSM or Google Play.

Print a Blue Shield member ID card
You will receive your member ID card in the mail. In the meantime, you can view and print a copy of your member ID card through your online account. Although only the name of the subscriber member will appear on the ID card, the card can be used by everyone covered by the health plan.

Need help registering?
Please call the Web Help Desk at (800) 393-6130.
Getting care

It’s quick and easy to use the Find a Provider site to find a network provider in your plan.* For a faster search, log in at blueshieldca.com/fap. Otherwise:

1. Click on Select a Plan.


3. Select your new health plan name in the "Select Sub Plan" drop-down menu.

4. Click on the Set Plan button.

5. Pick the kind of provider you want to search for.

6. Enter the doctor’s name, specialty, or other search terms and then click on Find Now.

A list of the network providers will appear in the search results.† You can use the filters on the left side and the map to narrow and personalize your results. You can also view the helpful online video to learn how to use the Find a Provider tool.

Urgent care centers

If you are experiencing a medical problem that is not an emergency, you may save time and money by going to an urgent care center instead of a hospital emergency room. We’ve made it quick and easy to find the nearest urgent care center online at blueshieldca.com/fap.

Access to dental and vision plans

For more comprehensive coverage, consider Blue Shield dental and vision plans. Adding dental and vision coverage, along with your health plan, is a great way to help promote your overall health. Call us and we can help you find the right plans.

The Affordable Care Act added embedded pediatric dental and vision coverage to health plans so that your dependents under age 19 can have well-rounded coverage. To learn more about these benefits, please review your health plan documents or call the member services number on the back of your member ID card.

Important tip! If the doctor, specialist, or hospital you want to visit isn’t in your plan’s network, you could end up paying much higher out-of-pocket costs. Use our website’s Find a Provider feature and be sure!

* All of the search results will list providers that are currently participating in the plan you selected. We make efforts to ensure that our list of providers is current and accurate. However, because providers leave networks from time to time, this list is subject to change.

† Every member in an IFP PPO plan has access to the Exclusive PPO Network. The Exclusive PPO Network includes fewer providers than Blue Shield’s Full PPO Network.
Look up medications

Prescription drugs may be one of the most commonly used benefits of your health plan. Knowing how to use your prescription drug benefit can save you time and money.

Your health plan uses a drug formulary, which is a list of drugs your plan covers. Drugs are placed into drug tiers based on defined categories. The amount you pay for drugs in different tiers will vary. Information about what you pay by drug tier can be found in the Summary of Benefits of your Blue Shield Evidence of Coverage (EOC). You can view the Blue Shield Drug Formulary online to see which drugs are covered and what generic versions are available. Find it at blueshieldca.com/formulary.

Fill your prescription at a mail service pharmacy

Blue Shield offers a secure, easy-to-use mail service prescription program through our contracted mail service pharmacy, PrimeMail. Using the mail service drug program can save time and money, and is a convenient way to fill maintenance medications up to a 90-day supply. For more information on using the mail service prescription benefit, please log in to your account and click on Benefits under My Plan & Claims and then go to the Pharmacy tab and scroll down to Mail Order Prescriptions under “Pharmacy Tools.”

Save money with generic drugs.

A generic drug has the same active ingredient and dosage form (e.g., tablet or capsule) and works in the same way as its brand-name counterpart. The FDA approves generic drugs when manufacturers have proven that the generic version is as safe and effective as the brand-name counterpart, and they usually cost less than the brand-name equivalent. So, using a generic drug instead of a brand-name drug is one of the easiest ways to reduce your prescription costs. Most generic drugs are covered even if they are not listed in the drug formulary.*

Ask your doctor if a generic drug is right for you.

* A drug formulary is a list of preferred medications maintained by Blue Shield for its prescription drug benefits. This list includes both generic and brand-name drugs approved by the federal Food and Drug Administration (FDA).
Adventist Telehealth Clinics

Whether you live in the big city or a rural community, with an Adventist Telehealth specialist, care can be available without the need to travel a long way. Adventist Telehealth Clinics use advanced technology to connect you to Adventist Health specialists across the state.

You can conveniently make an appointment, with less time, cost, and stress associated with traveling to a specialty care appointment that is a great distance from your home. This special collaboration between Blue Shield and Adventist Health uses technology to provide high-speed access to specialist care and services for Blue Shield members.

Scheduling an appointment is easy! Contact your personal care coordinator at (866) 832-8218 to get started or visit blueshieldca.com/telehealth to find locations.

CVS MinuteClinics and Target Clinics

Blue Shield PPO plan members have access to CVS MinuteClinic and Southern California Target Clinic walk-in healthcare centers for convenient, affordable, non-emergency medical care. These clinics do not require appointments and are open seven days a week. Member copayments are the same as a visit to your personal physician.

To find a contracted MinuteClinic in California, just go to blueshieldca.com/fap. You can locate a Blue Shield contracted Target Clinic in San Diego, Vista, Fullerton, and Fontana only at target.com/clinic.

Stay covered on the road with BlueCard. You and your covered dependents are covered for emergency and urgent care from doctors and hospitals while traveling outside of California with the BlueCard® Program. Providers in more than 200 countries belong to the BlueCard Worldwide® Network, and 91% of physicians and 96% of hospitals in the United States belong to BlueCard’s national network.
Making payment convenient
With Easy$Pay, you can authorize your checking or savings account to make automatic payments to Blue Shield for your coverage. You’ll have one less worry about an interruption to your coverage due to a late or missed payment when you set up your payment preferences. Just log in to your online account at blueshieldca.com, hover over the My Plan & Claims tab, and click on Payment Center. For more details, visit the Frequently Asked Questions page on blueshieldca.com/mybill.
Sign up today!

Review your benefits
Download a copy of your Evidence of Coverage and Health Service Agreement or EOC from blueshieldca.com/welcome to get a detailed description of your plan’s benefits and what’s covered. Just enter your member ID number to see your plan documents. While there, you can also access the Summary of Benefits and Coverage (SBC) forms, which provide a summary of benefits as well as examples of coverage for certain services. You can download the SBC form for your Blue Shield PPO plan at blueshieldca.com/welcome.

View your claims
While you’re logged in to our website, you can see your most recent claims and detailed information for each claim, including total billed amount, patient responsibility, and more. Sign up for automated claims alerts, and we’ll send you an email whenever your finalized claims are available to view online.

Managing who’s covered
It’s hard to think of anything more important to you than your family members. The Manage Family section of our website lets you easily view and manage the benefits for those family members covered on your plan. You can find the Manage Family section by clicking on the Family Members link under “Who’s Covered.”

Request access – Send a request to access a family member’s plan information and claims for anyone over the age of 12.

Grant access – Submit an authorization to release your personal and health information to a covered family member, giving them access to your plan information and claims.

Member information – Once granted access, you can view that member’s physician and medical group, change or add a physician or medical group, and access summary and details of five of the most recently processed claims.
Your bill

If you have questions about your bill or any financially related healthcare information, please visit blueshieldca.com/mybill for answers. We can help you sign up for Easy$Pay automatic payments, answer questions about tax credits, and more.
Health and wellness

24/7 nurse advice
You can talk to a registered nurse anytime for medical support with NurseHelp 24/7.SM Services are confidential and available online and over the phone, toll-free, at (877) 304-0504.

Estimate treatment costs
The Treatment Cost Estimator* can give you a better idea of how much your treatments might cost and help you decide which facility best suits your needs. It’s one of our most popular tools and a great resource when you’re considering your healthcare budget.

Join the Wellvolution
Wellvolution* is a well-being solution for real people like you with real lives. Using the latest online and mobile technologies, Wellvolution is making wellness rewarding, easy, social, and fun. It is designed to help you create positive lifestyle choices that stick.

How does it work? Once you receive your Blue Shield member ID card, you are eligible to register on the Wellvolution platform at mywellvolution.com from a computer, tablet, or smartphone. The Wellvolution platform includes wellness programs available to all members: the Well-Being Assessment, Daily Challenge,* and QuitNet.*

Well-Being Assessment
The assessment measures your overall well-being while providing insights into your physical, emotional, and social health. The well-being score lets you better understand your current state of well-being, benchmarking your well-being data against national, state, and regional benchmarks.

Daily Challenge
Daily Challenge is a wellness program that focuses on overall well-being with simple daily actions and dozens of tracks and topics to choose from, including Educated Eating, Money Matters, Stress Management, and more. Each day, Daily Challenge sends a text or email with a small, simple challenge for you to do. Invite friends and family to join in the fun.

QuitNet
QuitNet is based on the latest science and best practices to help members overcome their addiction to tobacco. QuitNet integrates many intervention modalities, including online and mobile support from experts and peers, telephone-based coaching from a tobacco treatment specialist, personalized email and SMS text support, and pharmaceutical quit aids.

* The Treatment Cost Estimator tool allows PPO members to research treatment and service cost estimates for family members under the same plan who have been set up under Manage Family.
Total cost estimates reflect claims data gathered from Blue Shield of California’s provider network. For out-of-state searches, the Treatment Cost Estimator uses the nationwide provider network accessible to Blue Shield members.
Note: Information provided by the Treatment Cost Estimator is for reference, regarding services and treatment only, and actual out-of-pocket costs may vary.
Daily Challenge and QuitNet are trademarks of MeYou Health, LLC. MeYou Health is a Healthways, Inc. company.
NurseHelp is a service mark, and 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.
Wellness discounts
You can take advantage of lower prices on a variety of helpful programs, services, and products to manage your overall health. From contact lenses to massages, Blue Shield wellness discounts can help you save money. For details, visit blueshieldca.com/wellnessdiscounts.

Alternative care
You can relax and save on alternative healthcare services from practitioners participating with American Specialty Health networks. Just make an appointment with a participating provider, and then simply show your Blue Shield ID card at your appointment to get your discount. It’s that easy!

- Acupuncture – **25% discount** for services: Exams, acupuncture or electro-acupuncture and adjunctive therapeutic procedures
- Chiropractic – **25% discount** for services: Exams, manipulative treatment, adjunctive therapeutic procedures
- Massage therapy – **25% discount** for services: Swedish, deep muscle, and deep tissue massage
- Health and wellness products – **25% discount** on products: Get online discounts from suggested manufacturers retail prices on a broad selection of industry-leading, quality health improvement products with free shipping on most items

Vision
- Routine eye exams, frames and lenses, tints and coatings, extra pair of glasses, non-prescription sunglasses, and contact lenses (except disposable or replacement) – **20% discount** program at participating providers via the Discount Vision Program
- Laser vision correction – **15% to 20% discount** through the NVision Eye Centers network providers in Southern California or QualSight LASIK throughout California and nationwide

Diet and exercise
- 24 Hour Fitness, ClubSport, and Renaissance ClubSport – Discounts on membership fees and gym fees, including waived enrollment and processing fees
- Weight Watchers – **Special pricing on membership rates** for local meetings and online program savings

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 applies.

The networks of practitioners in the discount program 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 health plan covered benefits. Members should access those covered services prior to using the discount program.

Members are responsible for following the payment and appointment policies of external discount programs and practitioners, including those for cancelled or missed appointments. Blue Shield is not responsible for any portion of the costs associated with services accessed through the discount programs. Costs incurred by members through these programs do not count toward their Blue Shield health plan deductible or copayment/out-of-pocket maximum.

Members who are not satisfied with the products or services received from the discount program may use Blue Shield’s grievance process described in the Grievance Process section of the Evidence of Coverage or Certificate of Insurance. Blue Shield reserves the right to terminate this program at any time without notice.

Discount program administered by or arranged through the following independent companies:
- Alternative Care Discount Program – American Specialty Health Systems, Inc. and American Specialty Health Networks, Inc.
- Discount Vision Program – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- LASIK – NVISION Eye Centers and QualSight LASIK

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

For more information, call the number shown on your Blue Shield member ID card, Monday to Friday, 8 a.m. to 6 p.m.