

Welcome

2026 High-deductible Health Plan Handbook

Explore blueshieldca.com to make the
most of your health plan.



Dear member,

Welcome to a health plan that puts you at the center.

We look forward to being here for you. This handbook makes it easy to get started, showing you where to find what you need – and tips to get there faster.

Your PPO plan puts you at the center of your coverage, both virtually and in-person, so that you can get the care that's right for you. Since it's important to understand how your plan works, we've included an overview of the benefits and resources available.

We also walk you through your care options and key plan benefits and features – as well as how to get the medication you need. To learn more about your plan, resources, and covered services, please refer to your *Evidence of Coverage (EOC)*.

Thank you for trusting us with your coverage needs.

To your health,
Blue Shield of California

Get started

Now that you are enrolled in a Blue Shield PPO plan, complete the steps below to take full advantage of everything your plan has to offer. This plan is intended to qualify as a high deductible health plan. It is designed to be compatible with a health savings account (HSA).

1

Create an online account

Go to blueshieldca.com/register or scan the QR code with your phone's camera. You'll quickly find your plan information, see important documents, and easily manage your coverage. Download our app and you can take your digital ID card with you wherever you go.



2

Check your ID card

Your Blue Shield member ID card is your key to care and has important information for you and your providers. Make sure that everything is correct, including your name and plan type.

3

Find care

It's easy to *Find a doctor* near you anytime at blueshieldca.com/fad. Schedule an appointment with your doctor for a preventive care visit to establish a relationship and keep yourself healthy.



You're ready to start using your Blue Shield of California health plan.

Get to know your plan

Keep this guide in a convenient place. It has handy information about your Blue Shield PPO plan.

Please note, this handbook is only intended to be a helpful guide. Your *Evidence of Coverage* describes your healthcare coverage in detail and should be consulted for complete information about your plan, including resources, covered services, and how to file a complaint, grievance, or appeal.

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How to access care

Your PPO plan gives access to both virtual and in-person care – ensuring the right coverage for you, how and when you need it.

With Virtual BlueSM, you can **connect with a dedicated care team of doctors, specialists, and much more virtually**. Prefer hands-on care? Your PPO plan also gives you access to a **high-quality network of in-person healthcare providers**.



Virtual BlueSM

Your virtual options – powered by Accolade Care – have a **\$0 copay** after meeting any applicable deductible. A virtual care team – made up of doctors, behavioral health providers, nurses, and Health Coaches – will work together to develop personalized treatment plans based on your needs.

Log in to your member dashboard at blueshieldca.com/login or open your Blue Shield mobile app for access to:

Primary care

Finding a good fit for you and building a relationship with them is key. You can select a virtual primary doctor and continue to see that same doctor for ongoing care. Options include pediatricians, OB/GYNs, and internal medicine and general practitioners.

Specialty care

Connect with specialists practicing in more than 19 specialties including dermatology, cardiology, endocrinology, urology, neurology, and orthopedics.

Behavioral health

Get virtual care from licensed clinical social workers, marriage and family therapists, psychiatrists, and psychologists. A health coach can schedule virtual appointments for you and provide support after your visit.

24/7 doctor advice

Virtual BlueSM gives you 24/7 access to health care and advice via phone, video, or online chat, any time – day or night



In-person care

Your PPO plan gives you **access to in-person providers** through one of our comprehensive PPO networks. This includes doctors and specialists, hospitals, urgent care centers, alternative medicine practitioners, mental health providers, and more. Some may offer virtual consults and appointments, too.

Please note that an in-network or out-of-network cost share applies, based on your plan's benefits. See your *Evidence of Coverage* for details.

As always, your plan covers preventive care, such as routine checkups and immunizations, at no extra charge when you go to a participating provider. (Preventive care is not covered when you go to a non-participating provider. Non-participating providers are health professionals who are not in our PPO network.)

Tip: Your PPO plan offers you the option of receiving care from in- or out-of-network providers. Your costs will be lower when using in-network providers.

Helping you get the care you need, when you need it.

Your Blue Shield PPO plan gives you the option of going to a participating or non-participating doctor or hospital when you get care. Some services will not be covered unless you receive them from a participating provider. See your *Evidence of Coverage* to find out which covered services must be received from a participating provider.

Participating providers

Are those who are in our Full PPO or Tandem PPO networks.

Non-participating providers

Are those who do not participate in our Full PPO or Tandem PPO networks.



Find doctors and specialists in one place – either virtually or in-person

Our *Find a doctor* tool at blueshieldca.com/fad makes it easy to find in-network providers for your physical and mental health. Log in to your Blue Shield online account first for results tailored to your plan.

Your HSA-compatible high-deductible health plan at a glance

An HSA offers you the ability to save tax-advantaged money in an account you own for current and future medical expenses. Better yet, you get to decide how and when the money is spent or choose to save it, depending on what works best for you.

Please note that Blue Shield does not offer HSAs, and you cannot sign up for an HSA directly through Blue Shield. If you are interested in learning more about HSAs, ask your employer or consult with a financial advisor.

Your high-deductible health plan offers:

- Affordable monthly dues
- Preventive care office visits with no copayment
- A large network of PPO doctors
- A wide range of benefits
- No extra copayments or deductible for preventive and well-baby care from participating doctors



High-deductible health plans and health savings accounts

Your plan is intended to qualify as a high-deductible health plan (HDHP) and is designed to be used in conjunction with opening a health savings account (HSA) for tax benefits. If this plan no longer qualifies as an HDHP, Blue Shield will make efforts to amend this plan to meet the qualifications. HSAs are tax-advantaged personal savings intended for payment of medical expenses.



Prior authorization

Sometimes your doctor may recommend a medication or treatment that requires prior authorization. This means Blue Shield must give approval for a drug or medical care to be covered by your plan. For more information, please call the Customer Service or Shield Concierge number on your Blue Shield member ID card or see your *Evidence of Coverage*.

Timely access to care

In addition to your doctor, your Blue Shield health plan offers you many ways to get the care you need, when you need it.



Preventive care

Get the screenings and immunizations recommended by healthcare professionals.

Visit blueshieldca.com/preventive



Pediatric dental and vision care

Your medical plan includes dental and vision benefits for covered children under the age of 19. Dental preventive care services and annual eye exams are available with no copayment when using a participating provider. See your *Evidence of Coverage* for more information, or visit blueshieldca.com/login and select *My Plan*.



Emergency care

Call 911 if you experience a life-threatening medical emergency. Notify Blue Shield within 48 hours about your emergency so that we can be involved in your care.

Call 911 or go immediately to the nearest emergency room.



Urgent care

Go to an urgent care center if your doctor is not available or it's after hours, and the situation is not life-threatening.

Visit blueshieldca.com/fad



MinuteClinic®

Convenient for coughs, infections, flu, immunizations, and they're usually open seven days a week.

Visit blueshieldca.com/fad



Home infusion and injectable medication services

If you are on an infusion medication that requires a healthcare provider to administer, you may be able to receive your infusion at home. Talk to your doctor to see if home infusion is right for you.

Visit blueshieldca.com/fad | Call (877) 263-9952



Mental health and substance use disorder services

Schedule in-person or virtual appointments for mental health and substance use disorder services.

Visit blueshieldca.com/fad | **Call (877) 263-9952**



Care outside of California

You have access to services covered by your plan while traveling outside of California through the BlueCard® Program. If you are outside of the United States, Puerto Rico, or the U.S. Virgin Islands, you may take advantage of Blue Shield Global Core. The BlueCard Program and Blue Shield Global Core give you and your family access to covered services when you're away from home. In an emergency, go directly to the nearest hospital.

Visit provider.bcbs.com or bcbsglobalcore.com **to find a provider outside of California. In the U.S., call (800) 810-BLUE (2583). When you are overseas, call collect (804) 673-1177.**

Pharmacy

There are three ways you can check if your plan offers pharmacy benefits:

- 1: Go to blueshieldca.com/login. Select *Benefits* and then *Pharmacy* to view your pharmacy benefits.
- 2: Call the Customer Service or Shield Concierge number on your Blue Shield member ID card.
- 3: Check your *Evidence of Coverage* or Rider.



Get a prescription

These simple steps will help you make the most of your prescription drug benefits, know your costs, and understand your options:

1. Check our formulary

The formulary lists prescription drugs that are covered by your plan. To see our formulary online, go to blueshieldca.com/pharmacy and select *See formularies* to:

- Search for drugs and find out if they are included in our formulary.
- See the drug tier placement for your drugs.
- Find generic alternatives for brand-name drugs (where available). Choosing generic drugs may lower your medical costs.
- Review coverage restrictions or prior authorization requirements.

2. Get prior authorization, if needed

Sometimes your doctor may recommend a medication or treatment that requires prior authorization. This means Blue Shield must give approval for a drug or medical care to be covered by your plan. For more information, please call the Customer Service or Shield Concierge number on your ID card or see your *Evidence of Coverage*.

3. Compare medication costs

View the current price of your medications and see if there are lower-priced options. Plus, you can find out how much you would pay if you filled your prescription at a different network pharmacy.

Visit blueshieldca.com/pharmacy and scroll down to *Price check your Rx*.



Fill a prescription

Although you can fill your prescription at any pharmacy, choosing one in your plan's network may save you money, time, and paperwork.

At a network pharmacy

Search for a nearby pharmacy from a nationwide network of retail pharmacies available to you. To find a local network retail, home delivery, or specialty pharmacy, go to blueshieldca.com/pharmacy and select *Explore our network*. You can also call the Customer Service or Shield Concierge number on your Blue Shield member ID card.

At a non-network pharmacy

If you fill a prescription outside of our pharmacy network, you may be eligible for a reimbursement. Follow these steps:

1. Pay the pharmacy for the entire cost of the prescription.
2. Submit a completed direct reimbursement claim form for review within one year of fill date. Call Customer Service or Shield Concierge for help with submitting a request for direct reimbursement.



Network specialty pharmacy

Some drugs require special preparation, handling, or manufacturing. These specialty drugs¹ are available through CVS Specialty®, our network specialty pharmacy. Specialty drugs may be self-administered by injection, inhalation, orally, or topically.

Visit cvsspecialty.com | Call (800) 237-2767



Prescription home delivery

Amazon Pharmacy is contracted by Blue Shield for home delivery of prescription drugs. Get the medications you need on a regular basis delivered in secure, discreet packaging at no extra cost. If you have questions, call Amazon Pharmacy's dedicated Blue Shield customer care number at (855) 995-8830 (TTY: 711), 24/7, or visit amazon.com/blueshieldca.

Well-being support and resources



Wellvolution

Improve your health with lifestyle medicine and mental health programs designed to help you manage your weight and chronic conditions like type 2 diabetes and high blood pressure, stop smoking, lower stress, and more – all at no extra cost to you. Learn more about Wellvolution® and find a program that fits your lifestyle.

Visit wellvolution.com | **Call (866) 671-9644 (TTY: 711)**



LifeReferrals 24/7

Get the help you need with LifeReferrals 24/7SM for personal, family, and work issues, anytime, night or day.²

Visit lifereferrals.com | **Call (800) 985-2405**



CredibleMind

Explore self-guided resources for your emotional well-being. Check out self-assessments, articles, videos, and podcasts to help you address concerns like anxiety, stress, work, and parenting.

Visit blueshieldca.crediblemind.com



Care management

You can play an active role in managing your health with prevention and self-management programs. Our personalized care management program can help you live better with chronic conditions, as well as recover from acute conditions. Our team of nurses and other healthcare professionals will work with you to support your navigation of the health care system, offer education, teach self-management skills, and more – at no additional cost to you.

Call the Customer Service or Shield Concierge number on your member ID card or check your *Evidence of Coverage* for more information.

Visit blueshieldca.com/shieldsupport | **Call (877) 455-6777**



Wellness discounts

Save money with preferred pricing and discounts on popular health and fitness programs and services.

Visit blueshieldca.com/wellnessdiscounts



Fitness Your Way

Get access to thousands of well-known fitness centers nationwide starting at just \$19 per month and a one-time enrollment fee of \$19. With Fitness Your Way™, brought to you by Blue Shield in partnership with Tivity Health,³ you can exercise when and where it's convenient for you. You get:

- Access to gyms near home and work
- No contract commitments
- Flexibility to use multiple fitness centers for one low monthly fee

Visit fitnessyourway.tivityhealth.com/bsc | Call (888) 835-2511



Maven Maternity Program

Register with Maven to get access to digital and virtual support for you and your partner during pregnancy, postpartum, and returning to work. Maven also provides services if you have experienced a pregnancy loss. Book virtual appointments with Maven's network of providers available 24/7/365 and spanning over 30 specialties, including OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and many more.

Visit blueshieldca.com/maternity



Decision-making resources

These online tools can help guide your choice of treatment options and medications.

Symptom checker

You can go online anytime to pinpoint particular symptoms and then find information that helps to explain the cause.

Visit blueshieldca.com/symptomchecker

Health library

Explore a wealth of information about health conditions and treatment options as well as useful resources, including videos, online tools, and more.

Visit blueshieldca.com/healthlibrary



Identity theft protection

Eligible Blue Shield members⁴ can get identity protection and credit monitoring services from Experian® at no additional cost.

Visit experianidworks.com/blueshieldca | Call (866) 274-3891, 6 a.m. to 8 p.m., Monday through Friday, and 8 a.m. to 5 p.m., Saturday and Sunday.

Need more help?



Shield Concierge (for Tandem PPO members only)

The Shield Concierge program offers you personalized service from a team of registered nurses, service representatives, social workers, health coaches, and pharmacists. The team can answer your questions about benefits, doctors, specialists, coordination of care, and drug authorizations.

Shield Concierge offers extended customer service hours. Shield Concierge representatives are available between 7 a.m. and 7 p.m., Monday through Friday. You can call Shield Concierge at the number on your member ID card or call **(877) 806-7589**.

Disclosures

See your *Evidence of Coverage* (EOC). In the EOC, you can understand your copayment and coinsurance amounts and review your member rights and responsibilities. You can also check with your company's plan administrator for your specific benefit coverage.

Continuity of Care

If you are currently receiving care or undergoing treatment for a qualifying medical condition or illness, you may be eligible to complete your treatment with your current doctor. See your EOC for more information.

To make a request, submit the Continuity of Care application located at blueshieldca.com/forms. If you have questions, please call Customer Service or Shield Concierge, or visit blueshieldca.com/fad to confirm your provider is in your plan network.

Subscriber rights and responsibilities

As a member, you have certain rights and responsibilities that are detailed in the EOC. Blue Shield currently makes each EOC available online at blueshieldca.com/policies. You also have the right to obtain printed, mailed materials at any time and at no expense to you. To receive printed materials in the mail, to opt out of email communications, or if you have questions, please call the Customer Service or Shield Concierge number on your Blue Shield member ID card. See your EOC for more information.

New technology

See how Blue Shield of California reviews and evaluates new technology for inclusion as a covered benefit at blueshieldca.com/quality-and-patient-safety.

Accolade, Inc. is independent of Blue Shield of California and is contracted by Blue Shield to provide an integrated member experience by enabling access to virtual primary care and mental health services as well as support virtual specialty care service.

Virtual services from Virtual BlueSM providers have a \$0 copay after meeting any applicable deductible. You may receive covered services from other network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

- 1 Most specialty drugs are subject to prior authorization.
- 2 LifeReferrals 24/7 is available for group customers with one or more employees.
- 3 Tivity Health Services, LLC is an independent vendor that provides solutions to improve health and well-being. Fitness Your Way and Tivity Health are registered trademarks of Tivity Health, Inc. Burnalong is a registered trademark of Burnalong, Inc. © 2026 Tivity Health, Inc. All rights reserved.
- 4 ID theft protection is an opt-in offering available to eligible Blue Shield commercial members at no extra cost, as long as they have a Blue Shield health plan.

Amazon Pharmacy is independent of Blue Shield of California and is contracted with Blue Shield to provide home delivery pharmacy services to Blue Shield members for their prescription medications. Members are responsible for their share of cost, as stated in their benefit plan details. Information about specific prescription drug benefits and drug benefit exclusions can be found in the member's plan documents. Members may call Customer Service at the number on their Blue Shield member ID card if they have questions about their Blue Shield prescription drug coverage. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

Maven is independent of Blue Shield of California and is contracted by Blue Shield to provide maternity benefits including care advocacy, virtual consultations, coaching, and education. Maven is not intended to replace your in-person providers. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

Wellvolution and LifeReferrals 24/7 are registered trademarks or service marks 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.

CredibleMind is independent of Blue Shield of California and is contracted by Blue Shield to deliver this mental well-being platform.

Notices available online

Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: blueshieldca.com/notices. You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Care at **(888) 256-3650 (TTY: 711)**.

Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en blueshieldca.com/notices. Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al **(888) 256-3650 (TTY: 711)**.

非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知，請造訪 blueshieldca.com/notices。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(888) 256-3650 (TTY: 711)**。

Scan the QR code below to customize
your health care experience



NEED MORE HELP?

Visit blueshieldca.com/member/help