

Welcome

2026 VirtualBlueSM EPO Savings Plan Handbook

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



Hello,

Welcome to VirtualBlueSM

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 with your Virtual BlueSM experience.

Virtual BlueSM 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.

We'll walk you through your care options and key plan benefits and features such as prescriptions, well-being resources, and more. To learn more about your plan and covered services, please refer to your *Evidence of Coverage*.

Thank you for trusting us with your coverage needs.

Sincerely,
Blue Shield of California

Getting started

Now that you are enrolled in Virtual BlueSM, 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

Visit blueshieldca.com/register or scan the QR code with your smartphone's camera. Your account allows you to quickly find your plan information, see important documents, and easily manage your coverage.



2

Choose your care

Once you have created your account, you can select a primary doctor (also known as a primary care physician or PCP) and schedule a preventive care visit to establish a relationship and keep yourself healthy.

3

Download the Blue Shield app

Download the Blue Shield mobile app at blueshieldca.com/mobile to view your Blue Shield digital member ID card, get care from your virtual care team, find in-person providers, track claim information, and more.

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



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.

How to access care

Virtual BlueSM is designed to offer you an affordable care solution – with integrated virtual primary care, specialty care, behavioral health care, coaching, and care coordination.

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

To learn more about Virtual BlueSM and to check if your plan provides access to either the Full or Tandem PPO network, please refer to your *Evidence of Coverage*.



Virtual care

Your virtual options – powered by Accolade Care – have a **\$0 copay**. A virtual care team – made up of doctors, behavioral health providers, nurses, and Health Coaches – is available to connect with around the clock.

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

Primary care

With Virtual BlueSM, your primary doctor (also known as a primary care physician or PCP) is your first point of 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, internal medicine, and general practitioners.

Specialty care

Connect with specialists practicing in 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

Virtual BlueSM gives you **access to in-person care** through one of our PPO networks of participating providers without needing a referral. 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.

All covered services must be received from a participating provider within your provider network, except for emergency and urgent services. Please note that a cost share applies, based on your plan's benefits. See your *Evidence of Coverage* for details, including your plan network.

Care outside of California

While outside of California, you have access to in-person care through Blue High Performance Network[®] (BlueHPN[®]) providers. If you are not seeing a BlueHPN provider, your plan covers emergency and urgent care. While outside of the United States, you may take advantage of Blue Shield Global[®] Core.

For care in California, visit blueshieldca.com/fad.

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

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**



Preventive care

Get the screenings and immunizations recommended by healthcare professionals.

Visit blueshieldca.com/preventive



Emergency care

If you experience a life-threatening medical emergency, call 911. 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.

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.

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 – day or night.¹

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

Our personalized care management program can help you live better with chronic conditions, as well as recover from acute conditions. Nurses and other healthcare professionals work with you to offer support – at no additional cost to you.

Visit blueshieldca.com/shieldsupport | Call **(877) 455-6777 (TTY: 711)**



Wellness discounts

Save money with preferred pricing and discounts on popular health and fitness programs and services. This includes vision, massage therapy, chiropractic, acupuncture, and more.

Visit blueshieldca.com/wellnessdiscounts



Fitness Your Way

Get access to thousands of well-known fitness centers nationwide starting at \$19 per month and a one-time enrollment fee of \$19. With Fitness Your Way™, brought to you by Blue Shield of California in partnership with Tivity Health®,² you can exercise when and where it's convenient for you.

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



Identity theft protection

Eligible Blue Shield members³ can get identity protection and credit monitoring services from Experian® at no additional cost.

Visit experianidworks.com/blueshieldca | Call **(866) 274-3891**



Maven Maternity Program

Register with Maven to get access to digital and virtual support – from OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and more – for you and your partner during pregnancy, postpartum, and returning to work.

Visit blueshieldca.com/maternity



Decision-making resources

These online tools can help guide your choice of treatments 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

Pharmacy

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

- 1) Log in to your account via blueshieldca.com/login or the Blue Shield mobile app. Select *Benefits* and then *Pharmacy* to view your pharmacy benefits.
- 2) Call Customer Service at **(888) 373-2750 (TTY: 711)**.
- 3) Check your *Evidence of Coverage* (EOC) or Rider.

For answers to common questions about pharmacy benefits – as well as information about home delivery service, specialty pharmacies, and prior authorization – visit blueshieldca.com/pharmacy.



Check our formulary

View prescription drugs that are covered by your plan in our formulary.

Tip: Our formulary also provides information about generic drugs. Choosing these may lower your medical costs.

Visit blueshieldca.com/pharmacy and select *See formularies*.



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, using one in your plan's network may save you money, time, and paperwork. Search for a nearby pharmacy from a nationwide network of retail pharmacies available to you.

Tip: 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.

Need more help?



We're here for you

Get 24/7 access to your plan information at blueshieldca.com/login or via the Blue Shield mobile app. Or call Customer Service at **(888) 373-2750 (TTY: 711)**.

We're here to serve
our members.

That's why we put
you at the center of
everything we do.



Disclaimers and legal notices

See your *Evidence of Coverage* (EOC) document. 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 and your doctor is not part of the Tandem PPO network, 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 visit blueshieldca.com/fad to see if 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 number on your Blue Shield member ID card. See your EOC for more information.

[Blueshieldca.com/member/help](https://blueshieldca.com/member/help)

On blueshieldca.com/member/help, you can access information regarding your covered benefits and benefit restrictions, pharmacy benefits and procedures, how we evaluate new technology, and copayment and coinsurance amounts. Information regarding how to access care (during business hours/after hours), including how to obtain emergency services and out-of-area care, is also available. You can learn how to file a complaint/grievance and/or appeal, how to obtain language assistance, and how to submit a claim for covered services. Detailed information regarding access to primary and specialty care providers, including behavioral health care, is also available.

Virtual services from Virtual BlueSM providers have a \$0 copay. 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 LifeReferrals 24/7 is available for group customers with one or more employees.
- 2 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.
- 3 ID theft protection is an opt-in offering available to eligible Blue Shield members at no extra cost, as long as they have a Blue Shield health plan.

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.

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.

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](https://www.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 Service at **(888) 373-2750 (TTY: 711)**.

Grievances

You can file a grievance online, by mail, or by phone. If you need help, call Customer Service at **(800) 393-6130 (TTY: 711)**. [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance).

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](https://www.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)**.

Reclamos

Puede hacer un reclamo por Internet, correo postal o por teléfono. Si necesita ayuda, llame a Servicio al Cliente al **(800) 393-6130 (TTY: 711)**. [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance).

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](https://www.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)**。

申訴

線上：您可透過線上、郵遞或電話來提出申訴。如果您需要幫助，請致電客戶服務部，電話：**(800) 393-6130 (TTY: 711)**。
。 [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance)。

This is health care made for you.
This is VirtualBlueSM



Scan the QR code to customize
your healthcare experience

blueshieldca.com/virtualbluewelcome

Powered by  AccoladeCare

Blue Shield of California is an independent member of the Blue Shield Association. 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.

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