



Health Plan Choices:

PPO Plan

HDHP Plan



Offered through PRISM



We want to help you better understand your health plan options.

Below is a high level overview of the health plans administered by Blue Shield of California. See the following pages of this brochure for more details on each of these plans.

Your plan choices

PPO Plan

- » Freedom to see network or non-network doctors
- » No specialist referrals needed

HDHP Plan

- » Freedom to see network or non-network doctors
 - » No specialist referrals needed
-

PPO Plan highlights

For plan details, visit blueshieldca.com/prism.

With the PPO Plan, administered by Blue Shield, you can see any doctor you choose for most services. You can also self-refer to specialists. You will usually pay less for services that are provided by PPO network providers.

For most services, you will need to meet the plan's deductible before Blue Shield begins coverage. Once your deductible is met, you'll pay a copayment or coinsurance for most services and your out-of-pocket costs will be based on whether you see network or non-network providers. You will usually pay less when you use network providers.

Plan features

Care away from home – You are covered for care across the United States and around the world through the BlueCard[®] and Blue Shield Global Core programs.

Emergency care – You're covered for emergency care around the world regardless of whether the provider is in your plan's PPO network.

Mental health and substance use disorder care – You have access to inpatient and outpatient care for issues such as depression, alcohol/substance use disorder and mental illness. You can access these services through Blue Shield's PPO network and non-network providers.

Preventive care – You have access to services defined as routine preventive care. You do not have to pay a copayment or meet the plan's deductible for these services. Visit blueshieldca.com/preventive to learn more.

Specialty care – You can access care through a specialist without a referral from your primary care physician.

Urgent care – For non-emergencies, you can receive care at an urgent care center. Your cost will usually be lower than the cost for a hospital emergency room visit.

Teladoc – You have access to board-certified doctors and licensed mental health professionals with Teladoc's phone and online video appointments.

Find your doctor

To find providers within California, go to blueshieldca.com/pponetwork and select the type of provider you need. Enter your location, then click *Continue*.

To find providers outside of California go to provider.bcbs.com and enter EMF. Search for the type of provider you need.

HDHP Plan highlights

For plan details, visit blueshieldca.com/prism.

With the HDHP Plan, administered by Blue Shield California, you can see any doctor you choose for most services. You can also self-refer to specialists. You will usually pay less for services that are provided by PPO network providers.

Plan features

Care away from home – You are covered for care across the United States and around the world through the BlueCard® and Blue Shield Global Core programs.

Emergency care – You're covered for emergency care around the world regardless of whether the provider is in your plan's PPO network.

Mental health and substance use disorder care – You have access to inpatient and outpatient care for issues such as depression, alcohol/substance use disorder and mental illness. You can access these services through Blue Shield's PPO network and non-network providers.

Preventive care – You have access to services defined as routine preventive care. You do not have to pay a copayment or meet the plan's deductible for these services. Visit blueshieldca.com/preventive to learn more.

Specialty care – You can access care through a specialist without a referral from your primary care physician.

Urgent care – For non-emergencies, you can receive care at an urgent care center. Your cost will usually be lower than the cost for a hospital emergency room visit.

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Find your doctor

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Pharmacy benefits

Visit blueshieldca.com/pharmacy to review our drug formularies and pharmacy network options. Our Blue Shield drug formularies list preferred brand-name and generic drugs. Generic drugs usually cost less than brand-name drugs. If you take medications for chronic conditions, you can fill up to a 90-day supply through our mail service pharmacy. Shipping is free, and you may save on your copay.

Programs and services

The following programs and services are offered with the plan(s) described in this document.

ID protection – Protecting your financial well-being is as important as protecting your health. This is why we offer identity protection services. These include credit monitoring, identity repair assistance and identity theft insurance.

LifeReferrals 24/7SM – Experienced professionals are ready to help you with personal, family and work issues at any time.

NurseHelp 24/7SM – Registered nurses are available to answer your health questions at any time, every day.

Maternity Program – This program offers personal attention and resources to help you before you get pregnant, during your pregnancy, and after your baby is born.

Shield Support – Get support managing your health needs for conditions such as diabetes, depression, chronic pain, cancer and others. Services include personalized health coaching, care plan development, provider coordination and more.

Wellvolution[®] – Achieve your health goals with Wellvolution, our digital platform for health and well-being. Wellvolution offers over 50 tested apps and programs to help you exercise more, eat healthier, prevent and reverse disease and more – at no extra cost. Visit [wellvolution.com](https://www.wellvolution.com) to learn more.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California.

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How to choose the health plan that's right for you

Questions to consider

Answering the questions below can help you choose the right plan for you and your family.

	Plan A	Plan B
<p>Plan names →</p>		
<p>Which doctors can you see?</p>		
<p>Are the doctors and other providers you use in the health plan's network?</p>		
<p>Does the plan allow you to see doctors outside the network?</p>		
<p>Does the plan require a referral from a PCP to see a specialist?</p>		
<p>Does the plan cover the following?</p>		
<p>The prescription medication(s) you use</p>		
<p>Special services or programs for chronic conditions such as cancer, asthma, or diabetes</p>		
<p>The costs for delivering a baby</p>		
<p>Mental health and/or substance abuse services</p>		
<p>Alternative medical therapies such as chiropractic and acupuncture services</p>		
<p>Any specific services or treatments you need</p>		
<p>Care away from home if you or your family members live outside of California (for college or work)</p>		



Compare health plan costs

Enter the deductible, copayment, or coinsurance amounts for the plans you want to compare. List the amounts for the benefits you'll use the most.

Also, check the plan's website to make sure the prescriptions you take are in the plan's formulary. If the plan offers a mail service pharmacy, you may be able to save money on maintenance medications.

	Plan A	Plan B
Plan names →		
Type of plan (HMO, PPO, POS, etc.)		
Premiums (the amount that comes out of your paycheck biweekly/monthly, etc.)		
Medical benefits		
Annual out-of-pocket maximum or copayment maximum		
Annual deductible		
Physician office visits		
Specialist office visits		
Outpatient X-ray, pathology, lab work		
Emergency room services		
Outpatient surgery performed by an ambulatory surgery center		
Outpatient surgery performed in a hospital		
Inpatient non-emergency facility services		
Pregnancy and maternity care benefits		
Family planning and infertility benefits		
Chiropractic and/or acupuncture services		
Rehabilitation benefits (physical, occupational and respiratory therapy)		
Mental health services		
Other:		
Pharmacy benefits		
Enter the prescriptions you regularly refill and compare the costs from the plan's summary of benefits.		
Annual deductible		
Drug #1:		
Drug #2:		
Drug #3:		



Have questions?

Get answers to your questions about the health plan(s) described in this brochure or request printed copies of plan documents.

Call Member Services: **(855) 256-9404**, 7 a.m. to 7 p.m. PST, Monday through Friday.

Visit **blueshieldca.com/prism**

Take us with you anywhere

Log in to our mobile app and keep your health plan at your fingertips. Our mobile app is available on the App StoreSM and Google PlayTM.



Find us on social media

Follow us on Facebook at facebook.com/BlueShieldCA, Twitter [@BlueShieldCA](https://twitter.com/BlueShieldCA) and Instagram [@BlueShieldofCA](https://instagram.com/BlueShieldofCA) for healthy tips, daily inspiration, member info and support. It's an easy way to stay connected.



Member confidentiality

Blue Shield protects the confidentiality and privacy of your personal and health information, including medical information and individually identifiable information such as your name, address, telephone number and Social Security number. To ensure this, Blue Shield requires a signed authorization form for you to access health information for your spouse or dependents over the age of 18.

To request an authorization form, call Blue Shield Member Services. Or, you can also download the form by going to blueshieldca.com. Just log in, select *Family Members* under "Who's Covered" and then choose *Manage Family*. Scroll to the bottom of the page to download the Authorization for Release of PHI form.

If you don't have access to the Internet, or you have questions about how Blue Shield protects your privacy and confidentiality, please call our Privacy Office directly at (888) 266-8080.

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