NetValue* HMO plan

*lower price, full benefits, select network, no catch
Blue Shield of California is proud to continue serving California Public Employees’ Retirement System (CalPERS) employees, retirees, and dependents for 2011. The Blue Shield NetValue℠ HMO plan is designed to provide you and your family savings on rates while giving you comprehensive benefits. With NetValue, you save money.

NetValue delivers value, quality, and choice

- No annual deductible
- Low monthly rates
- Zero copayments for hospitalization and preventive care
- Self-referral to specialists, using the Access+ Specialist℠ referral feature
- Mail-order prescription drug service
- Health management programs
- Earn up to $200 with Healthy Lifestyle Rewards
- A CalPERS-dedicated member service team

We can offer you this plan because the NetValue network is comprised of a smaller network of our HMO providers that meet quality and efficiency standards. This allows us to keep monthly rates low. NetValue is our fastest-growing HMO plan for CalPERS, attracting members across the state.

You also have the option to enroll in our Access+ HMO plan that offers the same benefits at a higher monthly rate because you have access to a larger network of physicians.

Call or visit us online

Go online: blueshieldda.com/calpers
A custom Web portal for CalPERS members with full-time access to plan benefits, Find a Provider, health resources, wellness information, and more.

Call us: (800) 334-5847
From 7 a.m. to 7 p.m., Monday through Friday, our CalPERS-dedicated Member Services team is ready to help.
How the NetValue HMO works

When you enroll in the NetValue HMO plan, you’ll need to select a primary care physician for you and your dependents. At Blue Shield, we call them Personal Physicians. You and your covered dependents have the option to choose different NetValue Personal Physicians and medical groups. You can find the form to select your Personal Physician in the back pocket of this brochure.

To find out if your current doctor is in our network or to choose a new doctor, go to blueshieldca.com/findaprovider. Choose Find a Doctor, under Choose a Plan, select CalPERS, and then choose CalPERS NetValue HMO. Providers who earn high scores on standardized preventive-screening evaluations will have blue ribbon icons in the listing. If you don’t have access to the Internet or need help, simply contact Member Services at (800) 344-5847 for personal assistance. You can change your Personal Physician at any time for any reason, and your new doctor will be effective on the first of the following month.

Need help finding a new doctor?

We realize how important it is to find the right doctor for you and your family, so we’re happy to provide these trustworthy resources.

- Visit the American Medical Association’s website at ama-assn.org for information about the qualifications of doctors.
- Select the DocFinder feature at docboard.org to access information from state government licensing boards.
- The Blue Shield Performance Profile rates physicians in medical care, patient satisfaction, and affordability. You can view the Performance Profile through Find a Provider at blueshieldca.com/calpers.
# NetValue HMO plan benefit summary

<table>
<thead>
<tr>
<th>Calendar-year deductible</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum calendar-year copayment</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospital services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient</td>
<td>No charge</td>
</tr>
<tr>
<td>Ambulance services</td>
<td>No charge</td>
</tr>
</tbody>
</table>

| Emergency care - no copayment if hospitalized or kept for observation and hospital bills for an emergency room observation visit | $50/visit |

<table>
<thead>
<tr>
<th>Diagnostic X-ray/lab</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Physician services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Office/home visits</td>
<td>$15/visit</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$15/visit</td>
</tr>
</tbody>
</table>

| Periodic health exam                     | No charge |
| Gynecological exam                       | No charge |
| Pregnancy and maternity care; prenatal/postnatal office visits | No charge |
|                                     | No charge |

| Infertility testing and treatment        | 50% of allowable amount |
| Well-baby care                           | No charge |
| Immunization/inoculation                 | No charge |
| Allergy testing/treatment                | No charge |
| Physician inpatient hospital visits      | No charge |
| Surgery/anesthesia                       | No charge |
| Durable medical equipment, including orthoses and prostheses | No charge |

| Access+ Specialist                       |        |
| Self-referral to specialists             | $30/visit |
**Prescriptions**

<table>
<thead>
<tr>
<th>Prescription Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions for short-term or acute illness from a retail pharmacy (up to a 30-day supply)</td>
<td>$5 generic, $15 brand name, $45 non-formulary</td>
</tr>
<tr>
<td>Prescriptions for maintenance drugs from a retail pharmacy (for a 30-day supply after the first 3 months)</td>
<td>$10 generic, $25 brand name, $75 non-formulary</td>
</tr>
<tr>
<td>Prescriptions for maintenance drugs by mail (up to 90-day supply)</td>
<td>$10 generic, $25 brand name, $75 non-formulary</td>
</tr>
</tbody>
</table>

**Maximum annual out-of-pocket**

- $1,000

**Mental health/substance abuse**

- Inpatient: No charge
- Outpatient: $15/visit

**Vision care**

- Eye refraction - this service is limited to one visit per calendar year for members age 18 and older – no limit on number of visits for members under age 18: No charge
- Vision screening: No charge
- Eyeglasses - not covered, except for eyeglasses that are necessary after cataract surgery: 20% discount available³

**Hearing-aid services**

- Evaluation: No charge
- Hearing aid - up to a maximum of $1,000 per member, every 36 months for both ears for the hearing-aid instrument and ancillary equipment: Charges in excess of $1,000

**Physical/occupational/speech therapy**

- Inpatient visits at a hospital or skilled nursing facility: No charge
- Outpatient and home visits: $15/visit

**Skilled nursing facility**

- Up to 100 days per calendar year: No charge

**Hospice**

- No charge

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This chart is a summary of the NetValue plan benefit coverage. It is not a contract. For complete details, please check out our website where you can find in-depth information about the plan, as well as download the NetValue HMO Evidence of Coverage and Disclosure Form. Or you can contact customer service if you prefer a paper copy. Visit us at blueshieldca.com/calpers.
In addition to offering a large pharmacy network that includes chains such as Walgreens, CVS, and Rite Aid, we feature a convenient mail-order prescription service.

**Filling your prescription at a local pharmacy**
You can locate a network pharmacy by calling Member Services at (800) 344-5847 or by visiting the Pharmacy Benefits section of our website at blueshieldca.com/calpers.

<table>
<thead>
<tr>
<th>Prescription drugs for short-term or acute illness</th>
<th>Prescriptions for maintenance drugs after the first 3 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5 generic</td>
<td>$10 generic for a 30-day supply</td>
</tr>
<tr>
<td>$15 brand-name</td>
<td>$25 brand-name for a 30-day supply</td>
</tr>
<tr>
<td>$45 non-formulary</td>
<td>$75 non-formulary for a 30-day supply</td>
</tr>
</tbody>
</table>

**Or through the mail**
Blue Shield provides access to pharmacy mail-services through PrimeMail, an independent mail-service pharmacy, offering you the convenience of receiving up to a 90-day supply of covered maintenance drugs delivered to your home or office, and there is no charge for shipping.

<table>
<thead>
<tr>
<th>Mail-service prescription drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 generic for a 90-day supply</td>
</tr>
<tr>
<td>$25 brand-name for a 90-day supply</td>
</tr>
<tr>
<td>$75 non-formulary for a 90-day supply</td>
</tr>
</tbody>
</table>

To receive medications from PrimeMail, complete the enclosed New Prescription Order Form in the back of this brochure and send it with your original prescription[s], and if applicable, the mail-service copayment for each drug in the enclosed envelope.

PrimeMail will fill your prescriptions within 10 to 14 days from the time you mail your prescription for covered maintenance drugs, according to your physician’s directions, up to the amount covered by your pharmacy benefit. Maintenance drugs, such as statins, ACE inhibitors, and beta-blockers, are used on an ongoing basis for treatment of long-term conditions, like high blood pressure.
For a list of maintenance medications, please visit the Pharmacy Benefits section of our website at blueshieldca.com/calpers.

**About our drug formulary**

The Blue Shield Drug Formulary is a comprehensive list of preferred generic and brand-name drugs. Drugs in the formulary have been evaluated by Blue Shield’s pharmacy and therapeutics (P&T) committee to ensure they are safe and effective. P&T members are physicians and pharmacists in community practice, not employees of Blue Shield. The committee bases its decisions on safety, efficacy, uniqueness, and cost.

You can help lower your out-of-pocket prescription drug costs by requesting formulary drugs and generic medications when you see your doctor. Drugs listed on the formulary are usually covered at a lower copayment than non-formulary drugs. To see our drug formulary, visit blueshieldca.com and click on Pharmacy under Blue Resources.

**Save with generic drugs**

Using generic drugs instead of brand-name drugs is one of the easiest ways you can reduce your out-of-pocket prescription drug costs.

When a new drug is introduced, it is initially available as a brand-name drug and is produced and sold by the original manufacturer. Once the original manufacturer’s patent expires, other companies can produce generic versions of the brand-name drug.

All generic drugs are approved to be safe and effective by the FDA. Generics contain the same active ingredients as their brand-name counterparts. The FDA requires generic drugs to be identical in dosage, performance, safety, strength, quality, and usage. Ask your doctor if a generic drug is available. They typically cost less than brand-name drugs.

**Ask a pharmacist**

As a member, you will have access to a pharmacist on our website, blueshieldca.com. Ask questions about your medications via e-mail and get answers within 48 hours from a pharmacist.
Self-refer to a specialist
With Access+ Specialist you can self-refer to a participating specialist in the same medical group for a fixed office visit copayment.¹

Money-back guarantee
Your plan’s Access+ Satisfaction service will refund your office visit copayment if you are ever dissatisfied with your visit.

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

LifeReferrals 24/7
With our LifeReferrals 24/7℠ service, you have access to telephone and in-person counseling sessions, information about child and elder care, support for chronic conditions, legal aid, and assistance with financial questions.

Ask a Pharmacist
Ask questions about your medications via e-mail and get answers within 48 hours from a pharmacist.

Healthy Lifestyle Rewards
For members 18 years and older, this online, interactive program provides resources and support for you to start and stay on the road to better health. You can enroll in online programs that you can select throughout the year to address your health and fitness goals, including:

• Smoking-cessation program
• Exercise program
• Nutrition program
• Stress program
• Weight-management program
• Emotional wellness

Healthy Lifestyle Rewards also gives you online access to progress tracker tools for logging weight, nutrition, exercise, and stress, as well as interactive tools for diet management, fitness planning, meal planning, shopping, quizzes, and health calculators.
Covered when you travel
You can receive emergency and urgent care from doctors and hospitals while on vacation or traveling for business anywhere in the world. Wherever you are, if you reasonably believe that you have an emergency medical or mental health condition that requires an emergency response, you should seek care at the nearest medical facility. We encourage you to call 911, when appropriate.

Your plan can help you and your family stay covered with benefits for extended periods with the Away From Home Care® program. Students, long-term travelers, and families living apart can rely on access to health care across the country. Away From Home Care is available in most states but not all.

Health management programs
Our health management programs offer you support with chronic conditions such as asthma and diabetes. Working directly with registered nurses, you can receive up-to-date health and wellness information and strategies for self-management from these programs:

- Prenatal Education Program
- Asthma Program
- Diabetes Program
- Coronary Artery Disease (CAD) Program
- Heart Failure Program
- Chronic Obstructive Pulmonary Disease (COPD) Program

Ratings & Reviews
This online feature lets members publicly rate their health plan and share their experiences with other members and with Blue Shield.
Blueshieldca.com/calpers
At our dedicated site for CalPERS members, you can find information and tools that will answer your questions and help you get the most from your benefits. We also provide you with hundreds of useful tips like:

• Finding the right provider
• What to do before, during, and after an appointment
• How to know which types of health care work best
• What to talk to the doctor about at your kids’ next checkup
• Improving your odds for a healthy back
• Power of preventive screenings
• Heart health
• Sun protection

Ask & Answer
In this online community, our members have the opportunity to find and share information in 20 different health and wellness categories, including Women’s Health, Positive Parenting, and Allergies.

Hospital Comparison Tool
This interactive tool helps you decide which hospital or facility offers the best combination of price and performance for you based on patient satisfaction.

Drug Interaction Checker
Check for interactions among your prescription drugs, over-the-counter medications, dietary supplements, and herbal products.
Symptom Checker
This interactive, educational tool helps you pinpoint a particular symptom and then find information that helps explain its cause.

Surgery – before and after
This outreach program is designed to help you throughout the surgery process. A registered nurse will contact you to help ensure that preparation for and recovery from the surgery is as comfortable as possible.

Hearing and visual resources
You have access to resources and lists of groups that offer guides and assistance with hearing and visual impairments.

Reach your doctor online
Communicate with your doctor through Patient Ally, an easy-to-use, secure Web-based tool. Ask your doctor if he or she participates before using the service.

Health library
A comprehensive selection of information on blueshieldca.com, collected in one place for convenience and easy reference. You can research a variety of health topics, including:

• Fitness and exercise
• Healthy eating
• Healthy weight
• Workplace health
• Common health conditions
• Disease and injury prevention
• Complementary and alternative health
discounted programs*

Your wellness is important to us. To make it easier for you to take better care of yourself, we offer a wide range of member discounts on popular programs that can help you save money and get healthier:

**Acupuncture services**
Members receive 25% or more off the usual and customary fees for:
- Examinations
- Acupuncture or electro-acupuncture
- Adjunctive therapeutic procedures

**Chiropractic services**
Members receive 25% or more off the usual and customary fees for:
- Examinations
- Manipulative treatment
- Adjunctive therapeutic procedures

**Massage therapy**
Members receive 25% or more off the usual and customary fees for massage therapy visits. Techniques may include:
- Swedish massage
- Deep-muscle massage
- Deep-tissue massage
Health and wellness products
Receive online discounts off suggested manufacturer’s retail price on a broad selection of quality health-improvement products, with free shipping on most items. This includes:

• Vitamins
• Herbal supplements
• Homeopathic remedies
• Diet and sports nutrition
• Yoga and fitness equipment
• Personal body care
• Health and wellness books, audio and DVD products

Vision Discount Program
Members get 20% off the published retail prices when they use a provider in the MESVision network for these services and supplies:

• Routine eye examinations
• Frames and lenses
• Photochromic lenses
• Tints and coatings
• Extra pair of glasses
• Non-prescription sunglasses

Blue Shield members are eligible for a 15% discount on LASIK laser vision and PRK correction surgery through the TLCVision provider network in California. Members who reside outside of California can also receive a 10% discount through the TLCVision provider network.3
Weight Watchers
Save while you lose those extra pounds and keep them off:

- Online savings – $10 off each 3-month subscription; waived registration fee
- At-home kits – $10 off each kit
- Meeting vouchers – special member prices (amounts vary by location)
- Premium extras – complimentary walking kits and exercise DVDs

24 Hour Fitness
Now it is easier to get in shape and stay fit:

- Waived enrollment and processing fees
- Discounted initiation fees and monthly dues – as low as $29.99 a month

Drugstore.com
Pay less when you shop for health and wellness products at drugstore.com:

- 5% off non-prescription drugs
- 15% off herbal vitamins and natural supplements
- 15% off contact lenses for first-time customers; 5% off subsequent orders
- 5% back on eligible purchases with drugstore.com dollars
still have questions?

Call or visit us online.

Go online: blueshieldca.com/calpers
A custom Web portal for CalPERS members
with full-time access to plan benefits,
Find a Provider, services, and more.

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From 7 a.m. to 7 p.m., Monday through Friday,
our CalPERS-dedicated Member
Services team is ready to help.
The NetValue HMO plan is available only in portions of these counties:

El Dorado*
Fresno
Imperial
Kern*
Kings
Los Angeles*
Madera
Nevada*
Orange
Placer*
Riverside*
Sacramento*
San Bernardino*
San Diego*
San Francisco
San Joaquin*
San Luis Obispo
San Mateo
Santa Barbara*
Santa Clara
Santa Cruz
Ventura*
Yolo

* The NetValue HMO plan is available only in portions of these counties.
Notes

1 The Access+ Specialist option allows HMO members direct access to a participating specialist in the same medical group or IPA as their Personal Physician. Not all medical groups or IPAs participate in this program.

2 Availability varies from area to area. The coverage through the Away From Home Care coverage is that of the host plan, not the coverage offered by Blue Shield of California. For more information, please call (800) 622-9402.

3 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 network 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 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 who are not satisfied with products or services received from the discount program may use the Blue Shield’s grievance process described in the Grievance Process section of the Evidence of Coverage. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs administered by or arranged through:

- Alternative Health Services Discount Program – American Specialty Health Networks of California Inc. (ASH Networks)
- Vision program – California Eye Care Network
- Weight control – Weight Watchers North America
- Fitness Facilities – 24 Hour Fitness
- Health products (excluding prescription drugs) – drugstore.com inc.
- LASIK – Laser Eye Care of California LLC

4 Your mail-service benefit does not provide coverage for prescriptions used to treat short-term conditions, such as antibiotics or drugs used on an as-needed basis, including drugs for pain. In addition, home self-injectable drugs are not covered under the mail-service benefit. This program applies to outpatient prescription drug benefits available through plans underwritten by Blue Shield of California and Blue Shield of California Life & Health Insurance Company (individually and/or collectively referred to as Blue Shield).
Notice on the Availability of Language Assistance Services to Accompany Vital Documents Issued in English

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or {866} 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Sí no, podemos hacel que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda gratuita, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al {866} 346-7198.

{Spanish}

重要通知：您能读懂這封信嗎？如果不能，我們可以請人幫您閱讀。
這封信也可以用您所講的語言書寫。如需幫助，請立即撥打列在您的Blue Shield ID卡背面的會員/客戶服務部的電話，或者撥打電話 {866} 346-7198。

{Chinese}

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số {866} 346-7198.

{Vietnamese}
Sign, return, & relax*

*we've got you covered
*bet you thought there was a catch