Blue Shield of California
plan for federal employees

pledges its allegiance

Your 2014 health benefits plan
Access+ HMO

blue of california
Blue Shield of California is proud to continue serving federal employees. With Access+ HMO®, you’ll get comprehensive benefits at an affordable cost. Compare for yourself and discover the value Blue Shield offers.

**Key features:**

- $0 copayment for preventive care
- $20 copayment for office visits
- No annual deductible
- No claim forms
- Large provider network
- Freedom to see a specialist\(^1\) without a referral
- Access to a registered nurse through NurseHelp 24/7\(^{SM}\)
- Extended customer service hours from 7 a.m. to 7 p.m.
- Earn a $25 debit card for completing a Well-Being Assessment\(^*\)
- Earn a $25 debit card for completing a biometric screening\(^*\)
- Wellness discounts\(^2\)
  - 24 Hour Fitness
  - Weight Watchers
  - Vision services

* The Well-Being Assessment and the biometric screenings are for members 18 years old and up.
2014 Blue Shield Access+ HMO plan highlights

This is a Summary of Benefits of Blue Shield’s Access+ HMO. Before making a final decision, read the plan’s Contract Brochure (RI 73-574). All the benefits are subject to the definitions, limitations, and exclusions set forth in the Contract Brochure.

Benefits | You pay
--- | ---
Medical services provided by physicians
Preventive diagnostic and treatment services provided in the office | Office visit copayment: $20 primary care; $20 specialist; $30 Access+ HMO self-referral

Services provided by a hospital
Inpatient | $200 per day up to a 3-day maximum copayment
Outpatient | $250 per treatment or surgery
Emergency room (in-area or out-of-area) | $100 copayment per visit
Urgent care | $20 copayment per visit

Mental health and substance abuse treatment
Network | Regular cost sharing
Out-of-network | No benefit

Prescription drugs
Retail pharmacy | $10 per generic formulary retail prescription
$35 per brand-name formulary retail prescription
50% per non-formulary retail plan pharmacy prescription

Mail service | $20 per generic formulary mail service prescription
$70 per brand-name formulary mail service prescription
50% per non-formulary mail service prescription
30% up to $150 max per home self-injectable prescription

Specialty drugs | 30% up to $150 max per specialty plan pharmacy prescription (30 days)

Dental care
Accidental injury benefit | $20 per office visit, or $50 per treatment or surgery
Optional non-FEHB dental plan (Blue Shield Dental HMO or PPO plans) | You pay total premiums plus various copayments

Vision care | $20 per office visit

Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum)
Surgical and medical | Nothing after $2,000/self only or $4,000/family enrollment per year – surgical and medical
Mental health and substance abuse | Nothing after $2,000/self only or $4,000/family enrollment per year – mental health and substance abuse – some costs do not count toward this protection

Special features
Included: High-risk pregnancy program, self-referral through Access+ Specialist™ NurseHelp 24/7, health support programs, flexible benefits option, and wellness discounts

Find a provider
As a member of the Blue Shield Access+ HMO, you’ll choose your primary care physician from one of the largest provider networks in the state. To find out if your current doctor is in our network, or to choose a new doctor, go to the Find a Provider section of blueshieldca.com. Click on Find a Provider, then Select a Plan, and choose Federal Employees Health Benefits Program Access+ HMO. You can search for providers by location, specialty, gender, or language spoken. If you don’t have access to the Internet or need help, contact Member Services at (800) 880-8086 for personal assistance.

Provider profile
With our Performance Profile tool, you can quickly see how your provider performed on nationally recognized quality measures and efficiency indicators and patient satisfaction scores. By going to the Find a Provider section on blueshieldca.com, you can access all of this and more for the HMO medical groups and hospitals. We want to give you information so you can choose a provider that best fits your needs and the needs of your family.
Blue Shield offers more than broad healthcare benefits. We combine one of the largest statewide networks of doctors, specialists, and hospitals with a variety of health resources to help make it easier to manage your family’s health.

Large provider network
Our Access+ HMO offers you one of the largest provider networks in California with a wide choice of physicians, hospitals, and non-physician healthcare practitioners. Our provider network includes more than 38,000 primary care physicians and specialists, and over 290 hospitals. You can find a physician anytime at blueshieldca.com under Find a Provider.

Self-referral for specialty care
When your primary care physician’s medical group participates in our Access+ Specialist referral program, you may go directly to a specialist within that medical group for a slightly higher copayment\(^1\) without a referral.

Prescriptions
A formulary, currently used by many health plans, is a list of preferred medications recommended to prescribing physicians. Through the use of a formulary, we can maximize treatment quality while keeping your prescription drug cost lower. For the latest formulary updates, go to blueshieldca.com/federal and click on the Pharmacy link.

Members who take stabilized doses of covered long-term maintenance medications for conditions such as high blood pressure or diabetes can order a mail service refill of up to a 90-day supply. You may save money on your copayment, and there is no charge for shipping. It’s easy to get started. All you need is a prescription from your doctor and a completed PrimeMail New Order Form. You can download the PrimeMail New Order Form by going to blueshieldca.com/federal, clicking on the Pharmacy link, then selecting Mail Service Pharmacy.

NurseHelp 24/7
Speak with a registered nurse, or chat online, day or night, for information and support on issues affecting your health. Go to blueshieldca.com or call (877) 304-0504. It’s completely confidential and comes at no additional cost when you enroll with Blue Shield.

Discounts on massage therapy and acupuncture
Get up to 25% off published fees for acupuncture and massage therapy from participating practitioners.\(^2\)
Go to blueshieldca.com/federal and click on Wellness Resources, then select the Wellness Discounts Program link.

Your chiropractic benefits
Members can self-refer to a network of more than 2,800 participating chiropractors throughout California:
• Initial and subsequent examinations
• Office visits and adjustments (subject to annual limits)
• $10 copay per visit
• Maximum 20 visits per calendar year
• No deductible
• Adjunctive therapies
• X-rays and laboratory tests

Blueshieldca.com/federal
At blueshieldca.com/federal, you’ll receive personalized service and support. We designed this site specifically for federal employees to give you easy access to resources that can help you improve your health and better manage your costs. You can view your benefit and copay information, access links to blueshieldca.com to find a provider, order member ID cards, email your dedicated Member Services team, access a range of health and wellness tools, and more.

Extended Member Services hours
Blue Shield federal members can now access their dedicated team of Member Services representatives at (800) 880-8086 during our extended hours of 7 a.m. to 7 p.m.
Wellness tools and resources

Your wellness is important to us. To make it easier for you to take better care of yourself, we offer a wide range of wellness resources and services that help you save money and get healthier.

**Health management programs**
We have designed a suite of health management programs to help you get practical resources and support at no additional charge. Participation does not affect coverage in any way, and all information is kept confidential.
- MyWellvolution
- Diabetes Program
- Heart Failure Program
- Asthma Program
- Coronary Artery Disease (CAD) Program
- Quit For Life® Program*
- Chronic Obstructive Pulmonary Disease (COPD) Program
- Prenatal Program

**MyWellvolution**
No time for wellness? MyWellvolution provides simple and convenient online and mobile programs that connect you to your family and friends so you can help each other stay or get healthier. It takes just a few minutes to complete a Daily Challenge or Well-Being Assessment…online or with your mobile phone or tablet. You can earn up to $50 when you complete a biometric screening and a Well-Being Assessment by December 31, 2014. Starting January 1, 2014, just go to blueshieldca.com/federal to learn more details and enroll!

**Quit For Life**
The Quit For Life Program is available at no additional cost to federal employees and their dependents, age 18 and over, who are Blue Shield of California members. This program uses telephone coaching and Web-based support to help you quit tobacco. Your Quit Coach will help you set a quit date and develop a quit plan. An eight-week course of nicotine replacement therapy gum or patches is mailed directly to you when appropriate. To learn more and enroll, call 866.QUIT.4.LIFE or (866) 784-8454 or log in at www.quitnow.net/blueshieldca.com.

**Wellness discounts**
With our wellness discounts, you can enjoy a wide range of savings on valuable programs geared toward improving your health and saving you money. From Weight Watchers, to 24 Hour Fitness, to vision services, you get reduced prices on services as well as more choices. And you still get great discounts on acupuncture, massage, and chiropractic services. For details, go to blueshieldca.com/wellnessdiscounts.

**Online tools and features to help with care decisions**
To make it easier for you to take better care of yourself, we offer a wide range of online tools and resources that can help you save money and get healthier.
- **Ask the Pharmacist** allows you to send questions to pharmacists and receive a personal, confidential answer online. It’s available in the Pharmacy Benefits section of blueshieldca.com/federal.
- **NurseHelp 24/7** allows you to speak with a registered nurse who can answer your health questions. You can call (877) 304-0504, 24 hours a day, seven days a week or chat online with a nurse by logging in to blueshieldca.com and selecting Health & Wellness. It’s completely confidential and available at no additional cost when you enroll with Blue Shield.
- **Drug formulary** is a comprehensive list of generic and brand-name drugs that are medically appropriate and cost-effective. Using generic drugs instead of brand-name drugs is one of the easiest ways to reduce your prescription costs. To see whether a specific drug is included in the formulary, click on Pharmacy at blueshieldca.com/federal.
- **Drug Interaction Checker** provides information on interactions among prescription drugs, over-the-counter medications, dietary supplements, and herbal products. Go to blueshieldca.com/federal and click on Pharmacy Benefits.

* Alere. All rights reserved. Quit For Life is a registered trademark of the Alere group of companies. Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.
These rates do not apply to all subscribers. If you are in a special enrollment category, please refer to your special Federal Employees Health Benefits Program (FEHBP) guide or contact the agency which maintains your health benefits enrollment.

**Non-Postal rates** apply to most non-Postal employees. If you are in a special enrollment category, refer to the Guide to Federal Benefits for that category or contact the agency that maintains your health benefits enrollment.

**Postal Category 1 rates** apply to career employees covered by the National Postal Mail Handlers Union (NPMHU), National Association of Letter Carriers (NALC), and Postal Police bargaining units.

**Postal Category 2 rates** apply to other non-APWU, non-PCES, non-law enforcement Postal Service career employees, including management employees, and employees covered by the National Rural Letter Carriers’ Association bargaining unit.

Postal rates do not apply to non-career Postal employees, Postal retirees, or associate members of any Postal employee organization who are not career Postal employees. Refer to the applicable Guide to Federal Benefits.

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**We’re here to help you**

We want to help you make an informed decision about your health coverage. If you have questions about your Blue Shield benefits, programs, and value-added services, visit blueshieldca.com/federal or call your dedicated Member Services team at (800) 880-8086 during our extended Member Services hours – now from 7 a.m. to 7 p.m., Monday through Friday.
Endnotes

1. If your primary care physician participates in our Access+ Specialist feature, you may go directly to a specialist in your primary care physician’s medical group or IPA without a referral for a slightly higher copayment. Medical groups and IPAs that participate in the Access+ Specialist program are designated with an A+ in our online directories and on Blue Shield member ID cards.

2. 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 apply. The networks 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 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 programs 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 Provider Network and MESVisionOptics.com – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- LASIK – Laser Eye Care of California, LLC; QualSight, Inc.; and NVISION Laser Eye Centers
- My2020EyesDirect.com – Advanced Digital Eyewear Inc.