Blue Shield of California
Federal Employees Health Benefits Program

Access+ HMO
Your 2017 health benefits plan

pledges its allegiance
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 without a referral
- Access to a registered nurse through NurseHelp 24/7
- Extended customer service hours from 7 a.m. to 7 p.m.
- Access to Wellvolution, our wellness program that connects having fun with healthy activities
- Walkadoo® program – Take the first step to improved well-being and see how much fun walking can be*
- Well-Being Assessment and biometric screening at no additional charge*
- Tobacco cessation benefits at no additional charge
- Teladoc – Talk to a doctor anytime, anywhere
- Wellness discounts
  - 24 Hour Fitness
  - Weight Watchers
  - Vision services

* Walkadoo, Well-Being Assessment and biometric screenings are for members 18 years old and older.
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
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Medical services provided by physicians | Office visit copayment: $20 primary care; $20 specialist; $30 Access+ HMO self-referral
Preventive diagnostic and treatment services provided in the office | Preventive services: $20 copayment per visit
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 prescription, $50 minimum/$200 maximum
Mail service:
$20 per generic formulary mail service prescription
$70 per brand-name formulary mail service prescription
50% per non-formulary mail service prescription, $100 minimum/$400 maximum
Specialty drugs:
30% up to $150 max per home self-injectable prescription
30% up to $150 max per specialty plan pharmacy prescription (30 days) for specialty drugs
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, medical, Rx, mental health and substance abuse: Nothing after you have met your $3,000 Self Only/$6,000 Self Plus One/Self and Family enrollment per year out-of-pocket (OOP) max. 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 Doctor section of blueshieldca.com. If you don’t have access to the Internet or need help, contact Member Services at (800) 880-8086 for personal assistance.

Teladoc | Teladoc gives you around-the-clock access to board-certified doctors who are ready to treat many medical issues. With Teladoc’s convenient phone and online video appointments, you can avoid a trip to the doctor’s office. You pay only $20.00 each time you use Teladoc. To learn more, go to teladoc.com/bsc or call Teladoc at (800) Teladoc (835-2362).
More reasons to CHOOSE ACCESS+ HMO

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 40,000 primary care physicians and specialists and over 300 hospitals. You can find a physician anytime at blueshieldca.com under Find a Doctor.

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 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. Go to blueshieldca.com/federal and click on the Pharmacy link for more information about mail service.

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 the usual and customary fees for acupuncture and massage therapy from participating practitioners. 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

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.
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.

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

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.

- 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 NurseHelp 24/7 under the Member tab. 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.

Wellvolution
Wellvolution is an easy, social and fun approach to wellness. Participate on the go from your computer, smartphone or tablet, and invite your family and friends to join the fun and support your health goals. Just go to mywellvolution.com for access to:

- Well-Being Assessment – Take our quick and confidential Well-Being Assessment and receive a personalized report on your overall well-being and suggested ways to improve your health.

- QuitNet – As the longest-running online support community in the world, QuitNet® offers a dynamic, multi-modal tobacco cessation program through online and mobile engagement with daily email and text support.

- Walkadoo – Walkadoo is a wellness program for every walk of life. Simply wear a wireless activity tracking device that counts your steps throughout the day. With Walkadoo, you’ll find yourself walking more in no time! For more detail go to blueshieldca.com/federal.

Biometric screening
Visit your PCP and receive a biometric screening as part of your preventive benefits at no additional charge. Your biometric screening will gather key indicators such as total cholesterol, blood pressure, BMI, Triglycerides and fasting glucose.

Walkadoo and QuitNet are registered trademarks of MYH, Inc.
Access+ HMO and Wellvolution are registered trademarks, and Access+ Specialist and NurseHelp 24/7 are service marks, of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks 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](http://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.
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 your Blue Shield of California health plan, and none of the terms or conditions of the Blue Shield health plan apply. The networks of practitioners and facilities in the discount programs are managed by external program administrators, 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 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 grievance process described in their Evidence of Coverage (EOC) or Certificate of Insurance (COI). Blue Shield reserves the right to terminate this program at any time without notice.

The Blue Shield of California Access+ HMO complies with all applicable Federal civil rights laws, to include both Title VII and Section 1557 of the ACA. Pursuant to Section 1557 the Blue Shield of California Access+ HMO does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex (including pregnancy and gender identity).