Blue Shield EPO plan
A welcome guide
Welcome, new Stanford EPO member!

Thank you for choosing the Blue Shield EPO plan. We’re proud to provide you and your family with access to quality care, as well as a variety of tools and resources to help manage your benefits and health.

This booklet is one of the ways we make it easier for you to understand how Stanford’s health plan works and what to expect.

If you have any questions about your EPO plan, please contact your dedicated Blue Shield Member Services team at (800) 873-3605.
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Getting started

How your EPO plan works

With the Blue Shield EPO plan, you have access to the same extensive provider network that is available to members in the PPO plan options. There are no deductibles or coinsurance, and all services are covered after a copay. Remember, you have no coverage if you seek services from providers outside the network, except for emergencies. We require pre-authorization on certain procedures and treatments. For some services, we may require that you use a specific network provider. Please see page 3 of this booklet for details.

Online tools and features

Once you’re enrolled, one of the first things you should do is go to blueshieldca.com/stanford and click on the home page link to register at our health plan website, blueshieldca.com. On the registration screen, enter your member ID number (shown on your Blue Shield ID card) and your birth date. You’ll then be able to go online anytime to view your benefit and copayment information, find a provider, order a temporary ID card, access a range of wellness tools, and more.

Transition of care – former HMO members

If you transitioned from an HMO to this Blue Shield medical plan, and you are currently in treatment (at the time of transition), be sure to complete a Continuity of Care form and submit it to Blue Shield. By completing this form you may be able to temporarily continue to receive care from your current provider. You can download a Continuity of Care form by going to blueshieldca.com/stanford.

Your member ID card

You will receive your ID card in the mail under separate cover. Your ID card includes only the employee’s name, not the names of any covered dependents. If you cover dependents, you will receive two sets of ID cards. Please review your ID cards carefully and make sure all of your information is correct. If you need to make any corrections, please call Stanford Benefits at (877) 905-2985 and press option 9.

If you should need additional ID cards, please contact our Member Services team at (800) 873-3605, or go to blueshieldca.com/stanford and log in as a member. After you log in, select My Health Plan, then Print a Temporary Member ID Card.

Quick links on blueshieldca.com/stanford

On our dedicated website for Stanford, you can find quick links to member tools and resources. From there, you can go to our health plan website to find a provider, check plan information, print an ID card, and more.
2. Accessing care

General care
The Blue Shield EPO plan covers medical care, including preventive visits, lab work, and specialist services, only when rendered by a provider in the Blue Shield PPO network. You will pay a copayment for some covered services like doctor visits, prescription drugs, urgent care visits, and emergency care (just to name a few). Other services have no copayment.

You can see any specialist in the EPO network when needed without prior authorization from your primary physician. However, some services do require prior authorization.

Procedures requiring prior authorization
In addition to the standard list of procedures requiring pre-authorization under Stanford employee medical plans, certain elective outpatient procedures, including but not limited to, orthopedic procedures, epidural and joint injections, nerve blocks, hernia repairs, diagnostic colonoscopies, and wound debridement, require pre-authorization and should be performed at an ambulatory surgery center. Ask your doctor to call Blue Shield to obtain pre-authorization for these services.

Please also note that radiological diagnostic testing (e.g., MRI, CT Scans, etc.) must be performed at a free-standing imaging center to be covered by your plan. Blue Shield will discuss this with your doctor when he/she calls for prior authorization.

Call Blue Shield Member Services at (800) 873-3605 with any questions you may have.

Preventive screenings
You can access services defined as routine preventive care at no charge and without having to pay a copayment.

You can download a list of recommended screenings and immunizations by age group by going to blueshieldca.com. Just log in and click on Health & Wellness at the top of the page. Then choose Women’s Health, Men’s Health, or Children’s Health on the left side, and select Preventive Health Guidelines.

Emergency care
You are covered for emergency care anywhere in the world, regardless of whether or not the provider is in your network. For emergency room visits that result in direct admission to the hospital, you or a family member must notify Blue Shield by the end of the first business day following admission, or as soon as it is reasonably possible to do so. You can notify Blue Shield Member Services by calling (800) 873-3605.

Urgent care
If it’s not an emergency, but you need care before your primary doctor can see you, or during hours when your doctor’s office is closed, you should consider going to an urgent care center in the Blue Shield network. You can keep your medical costs down by choosing a network urgent care center for non-emergency care, rather than going to the emergency room. You can locate the closest urgent care facility by going to blueshieldca.com/stanford (see page 5 for step-by-step instructions on how to find a provider). Or, call Blue Shield Member Services at (800) 873-3605.

Information to share with your doctor
A flier is included in your EPO plan welcome packet about pre-authorization for certain elective outpatient procedures. Share this flier with your doctor’s office, and ask the office to keep this information with your medical records.

*Please note that our EPO plan uses the Blue Shield of California PPO network.
Care away from home

Through the BlueCard® Program, EPO members can access emergency and urgent care services across the country and around the world. You can receive urgent care services from any provider; however, using the BlueCard Program can be more cost-effective and eliminate the need for you to pay for the services when they are rendered and submit a claim for reimbursement. When you travel outside California, you can locate a BlueCard provider at any time by calling (800) 810-BLUE (2583). From outside the U.S., you can call collect at (804) 673-1177. For more information, go to blueshieldca.com/stanford.

Pharmacy

How to find a network pharmacy

The Blue Shield Pharmacy Network includes all major pharmacy chains and many independent pharmacies. You can locate a network pharmacy by going to blueshieldca.com/stanford and clicking on the Find a Network Facility link on the home page. Once on the Find a Provider page, select “Pharmacies” in the Provider Types section. You can also call the Blue Shield Member Services team at (800) 873-3605 for assistance.

Prescriptions by mail

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 will need is a prescription from your doctor and a completed PrimeMail New Order form. Go to the Choose Blue Shield tab on blueshieldca.com/stanford, and then the Prescriptions by Mail section to access complete instructions and download a form. Or, you can call PrimeMail at (866) 346-7200 to request a form. After you send your order form and prescription to PrimeMail, you can order refills online by going to www.MyPrimeMail.com.

About our drug formulary

The Blue Shield Drug Formulary is a comprehensive list of preferred generic and brand-name drugs. To see if your medications are in our formulary, go to blueshieldca.com/stanford and click on the drug formulary link on the home page. If you don’t have access to the Internet or need help, simply contact your dedicated Blue Shield Member Services team at (800) 873-3605 for personal assistance or to request a copy of the formulary.

Ask the Pharmacist

If you have confidential questions about your medications, Ask the Pharmacist offers private and secure communication. You’ll get personal, expert attention to your drug-related questions from a clinical pharmacist. Simply submit your questions by going to blueshieldca.com/stanford. Click on the blueshieldca.com tab, then the Ask the Pharmacist link. You’ll receive your answer directly from a pharmacist within two business days.

If you don’t have Internet access, you can ask questions about your medications at the local pharmacy where you have your prescriptions filled.
3. Find a provider

The Blue Shield of California website features the most up-to-date listing of primary care physicians, specialists, pharmacies, and hospitals. You do not need to log in to Find a Provider on blueshieldca.com; simply follow the instructions below. If you are an existing member and have registered on the site, log in and you’ll automatically be directed to your plan network. Please note that our EPO plan uses the Blue Shield of California PPO network.

How to find an EPO network provider

To find a Blue Shield network provider in California:

- Go to blueshieldca.com/stanford and click on the link for the type of provider you’re searching for (e.g., a doctor or a facility)
- Once on the Find a Provider page, click on Advanced Search to further narrow your search, such as by name or specialty
- Enter your city and state or ZIP code, then click Find Now
- The default distance/radius search is 15 miles – to expand or narrow the search radius, click zoom (+ or -) in the map on the provider search results page

To find a BlueCard provider outside California:

- Go to blueshieldca.com/stanford and click on the link for finding a provider outside of California
- On the next screen, click BlueCard Doctor and Hospital Finder
- Enter the first three letters of the identification number on your Blue Shield ID card (if you don’t have your ID card, choose the Guest tab and then select BlueCard PPO/EPO)
- Click on the Find Providers button

We’re here to help

If you don’t have access to the Internet or need help, simply call your dedicated Blue Shield Member Services team at (800) 873-3605 for personal assistance or to request a provider directory. The team is available from 7 a.m. to 7 p.m. PT, Monday through Friday.
Health Advocate

Get the most out of your healthcare experience with the help of a Health Advocate, a registered nurse who integrates all of your health resources on your behalf. Health Advocates can:

• Help you navigate the healthcare system
• Help resolve problems with access to care and benefits
• Provide health counseling and answer health- and treatment-related questions
• Work with your physicians and other specialty providers to coordinate your care, including inpatient hospitalizations and preauthorizations
• Coordinate many of the resources you have with Blue Shield

A Health Advocate may reach out to you and offer to help effectively manage your care and learn about any health conditions you may have. Participation is always optional and Health Advocates hold all information in strict confidence.

You can also contact a Health Advocate by email at healthadvocate@blueshieldca.com or by phone by calling Member Services at (800) 873-3605. Members located near El Dorado Hills and Palo Alto have face-to-face access to a Health Advocate.

NurseHelp 24/7

Get advice from a registered nurse anytime day or night, seven days a week, on the phone or online. They offer:

Health information – About health conditions, treatment options, types of care, and preparation for doctor appointments.

Self-care tips – Helpful tips for taking care of minor injuries such as a twisted ankle, or common illnesses like colds and the flu.

Lifestyle counseling – Resources and information about healthy habits, including diet and exercise.

Just call (877) 304-0504 or use the online service by registering at blueshieldca.com and going to the Health and Wellness, Professional Help section, then clicking on NurseHelp 24/7.

Prenatal program

This program guides expectant parents from the first trimester to postnatal care, and offers practical advice and useful information, including a prenatal care book and newsletter. A dedicated maternity nurse will call members identified as pregnant to conduct a telephonic assessment. Members who need extra support because of high-risk factors that can affect pregnancy will receive personalized coaching and support.

To enroll, go to blueshieldca.com/stanford and click on the Prenatal program link under Choose Blue Shield. You’ll need to log in to our health plan website to enroll. You can also call (888) 886-4596.

Musculoskeletal program

This program serves members who need support for managing back pain, rheumatoid arthritis and osteoarthritis, migraine and tension headaches, fibromyalgia, and regional musculoskeletal disorders.

A registered nurse case manager educates and coaches you on ways to control symptoms, improve functioning, and resolve psycho-social issues that can worsen pain. Eligible members are contacted by phone for enrollment in the program. You can also enroll by calling (866) 954-4567.

Disease management programs

These programs provide educational resources, tools, and support designed to help members manage their chronic conditions and improve their quality of life.

• Asthma Program
• Diabetes Program
• Coronary Artery Disease (CAD) Program
• Heart Failure Program
• Chronic Obstructive Pulmonary Disease (COPD) Program

To apply for a program or find out more information, call (866) 954-4567.
Discounts on wellness 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\(^1\) that can help you save money and get healthier.

- **Weight Watchers** – Get discounts on three- and 12-month subscriptions, monthly passes, and at-home kits. (Discounts on local meetings are only available in participating areas. Call (866) 237-6182 for more information.)
- **24 Hour Fitness\(^2\)** – Enjoy waived enrollment fees and discounts on monthly membership dues.
- **ClubSport and Renaissance ClubSport**\(^2\) – Get a 60% discount on enrollments when joining with a month-to-month agreement. Enrollment fees are waived when joining with a 12-month agreement. (There is a one-time $25 processing fee when you enroll.)
- **Drugstore.com** – Save 5%-15% on health and wellness products.
- **Alternative care discount program**\(^2\) – Save 25% on acupuncture, massage therapy, and chiropractic services, plus get discounts on health and wellness products.
- **Vision services** – Get 20% off the published retail prices when you use a participating provider\(^3\) in the Discount Vision Program network for exams, frames, lenses, and more.
- **QualSight LASIK** – Members in California receive a 20% discount off providers’ usual and customary fees on traditional and custom LASIK surgery.
- **TLCVision LASIK**\(^4\) – Get 15% off providers’ usual and customary fees for LASIK and PRK correction surgery through a TLCVision or NVision network provider in California. Members who live outside California get a 10% discount off providers’ usual and customary fees from TLCVision providers.

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 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. 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 Networks, Inc. (ASH Networks)
- Discount Vision Program – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- Health products (excluding prescription drugs) – drugstore.com inc.
- LASIK – Laser Eye Care of California, LLC, QualSight Inc., and TLCVision Corporation

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.

1 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. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life* insurance plan.

2 24 Hour Fitness, ClubSport/Renaissance ClubSport, and Alternative Care Discount Program are not available in all states. Members should contact their local 24 Hour Fitness or ClubSport gym, or American Specialty Health Network (ASH) provider to determine whether a Blue Shield of California discount applies. To find an ASH provider, call (877) 335-2746 or go to blueshieldca.com/findaprovider.

3 For Discount Vision Program providers in California, go to blueshieldca.com and search for “Routine Care – Discount Vision Program.” For providers outside California, go to ecndiscount.com.

4 TLC Centers are not available in all states. To find a TLC Center near you, call (877) TLC-2020.

* Life Insurance plans are underwritten by Blue Shield of California Life & Health Insurance Company.
We’re here to help

If you have any questions, visit blueshieldca.com/stanford or call our Member Services team at (800) 873-3605 from 7 a.m. to 7 p.m., Monday through Friday.

How to obtain a Stanford claim form

To download a claim form, go to blueshieldca.com/stanford and click on Contact Us.

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, log in to blueshieldca.com and select My Health Plan. Click on Download Forms under Shortcuts on the right side. You can download the Authorization for Release of Personal & Health Information form by clicking on the PDF below Release of Information. If you don’t have access to the Internet, or have questions about how Blue Shield protects your privacy and confidentiality, please call our Privacy Office directly at (888) 266-8080.

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? Si no, podemos hacer 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：您能讀懂這封信嗎？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，請立即撥打登列在您的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 Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc số (866) 346-7198.

(Vietnamese)