

## For members



## Total health and wellness

Programs and services for Blue Shield members 2017

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Blue Shield offers you a world of support to help you stay healthy and be your best every day. If you're looking for a complete approach to improving your health and well-being, we can guide you and your caregivers every step of the way. From inspiring healthy habits, to managing chronic conditions, to getting the most appropriate care for a complex condition, you'll have access to the tools and resources to manage your healthcare needs.

Being a Blue Shield member means you have the resources to navigate your way to better health.

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Jump-start your well-being! Wellvolution programs include healthy encouragement, realistic goals and fun social connections for even the busiest lifestyles.

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## Personalized care

When you find out that you have a health condition, you might have a lot of questions. We give you the extra attention, information and support you need to be as healthy and active as possible.

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## Tools and resources

Get control of your healthcare and life decisions by taking advantage of resources and expert consultations around the clock.

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You can take advantage of several programs to help manage your healthcare costs.

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# Wellvolution

Did you know that when you maintain a healthy lifestyle, you can potentially avoid serious health risks, which could also reduce your out-of-pocket healthcare costs? Our wellness programs help you make better lifestyle choices, so you can take control of your health and avoid unnecessary expenses.



# wellvolution

Wellvolution<sup>®</sup> is a well-being solution for real people like you. Using online and mobile technologies, Wellvolution makes wellness rewarding, easy, social and fun. It's designed to help you create positive lifestyle choices that stick.

How it works: Once you receive your Blue Shield member ID card, you can register at **mywellvolution.com** from a computer, tablet or smartphone. The Wellvolution platform includes wellness programs available to all members: The Well-Being Assessment, Daily Challenge® and QuitNet.®

#### Well-Being Assessment

The assessment measures a person's overall wellbeing while providing insights into their physical, emotional and social health. The well-being score lets participants better understand their current state of well-being, comparing their well-being data against national, state and regional scores.

#### Daily Challenge

Daily Challenge is a wellness program that focuses on overall well-being with simple daily actions and dozens of tracks and topics to choose from including Educated Eating, Money Matters, Stress Management and more. Each day, Daily Challenge sends a text or email with a simple challenge for you to do. Invite friends and family to join in on the fun.

#### QuitNet

QuitNet is based on the latest science and best practices to help people overcome their addiction to tobacco. QuitNet combines many intervention methods, including online and mobile support from experts and peers, phone-based coaching from a tobacco treatment specialist, personalized email and text support, and pharmaceutical quit aids.

#### Walkadoo\*

Walkadoo<sup>™,\*</sup> is a device-based physical activity program that makes walking fun. With Walkadoo, you wear a wireless pedometer and receive a step goal every morning in a text or email. Each goal is new, different and manageable. You can connect with friends and family for friendly competitions and social support.

\* The Walkadoo program may be available to you depending on your employer's plan selection.









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# Personalized care

Living with a chronic condition or health issues can be challenging. We can show you ways to manage your condition, avoid complications and feel better. Whether you have chronic obstructive pulmonary disease, diabetes, heart disease or asthma, our programs provide practical tools and support that can improve the overall quality of your health and health care.

From providing information, to personalized support, to connecting you to case managers to offering pharmacy support services – Blue Shield can help you and your caregivers navigate your path to better health.



## Disease management

#### Personalized coaching and support

If you have certain chronic diagnoses, our disease management programs are designed to help improve your quality of life by showing you how to take an active role in managing your health. You'll get interactive online support, educational materials and access to a nurse anytime you have questions.

Members who need extra support receive additional telephone outreach from a nurse, and management tools such as symptom-monitoring kits. We care about you as a "whole person," and that's why we use a team of nurses, pharmacists, nutritionists/dieticians and mental health professionals to help you with your total well-being.

## Disease management programs provide support for:

## Home monitoring tools available for higher-risk members:

Heart failure	Weight scale and symptom-monitoring kit
Asthma	Peak flow meter
Diabetes	Glucose meter and symptom-monitoring kit
Coronary artery disease (CAD)	Blood pressure cuff and symptom-monitoring kit
Chronic obstructive pulmonary disease (COPD)	Symptom-monitoring kit

Once enrolled in our disease management programs, you also have 24/7 access to the online Care Center. The Care Center has interactive tools, displays your uploaded data from home monitoring and stores your health history, which lets you manage your own health and have better communication with your nurse care manager.

## Case management

#### Personalized patient care

Shield Support is Blue Shield's comprehensive case management program that includes memberfocused clinical interventions to optimize your benefits, health and quality of life. Our experienced care teams include registered nurses, licensed clinical social workers, dietitians, physicians and pharmacists who provide long- and short-term support, including:

- **Case management** for serious, long-term and high-risk conditions is designed to help you live better with illness, recover from serious conditions and develop self-management skills
- **Care coordination** services help you navigate the healthcare system and access care, and to facilitate information sharing among the healthcare team involved in your care

Shield Support involves interventions for short-term care coordinations and ongoing case management, including:

- Complex, multiple conditions and diagnoses, care from multiple providers and specialists, and major psychosocial and/or financial needs
- Newly diagnosed or advanced stage cancer, end-stage renal disease, stroke, septicemia, acute circulatory and digestive conditions, chronic pain, chronic respiratory conditions, HIV, amputation and open wounds
- End-of-life care for members who are in the last 12 months of life due to a chronic or terminal illness and are provided complete management of their physical, psychological, social, spiritual and existential needs
- Transplant (solid organ and bone marrow) with support from specialized transplant care managers
- Pre-term infants in the Neonatal Intensive Care Unit (NICU) and post-NICU/pediatrics
- Catastrophic injury such as trauma, severe burns, spinal cord injury and acquired brain injury
- Transitions to and from the hospital, to lower levels of care and home
- Care coordination to help members access care, find a specialist or make informed decisions

Shield Support includes frequent phone outreach, online and mailed educational materials, and home visits.

#### Prenatal Program

#### Waiting for a bundle of joy?

We want you and your baby to be healthy. With our Prenatal Program, you'll receive 24/7 maternity nurse support, know what to expect while you're pregnant and learn ways to stay healthy after your baby is born.

You'll receive an educational packet that includes one of the best-selling pregnancy and parenting books, a prenatal planner, and access to free text message reminders as well as materials that offer advice and helpful tips. A nurse will call you to provide ongoing pregnancy assessments and support. Members who need extra support are offered personalized coaching. As a Blue Shield member, you can enroll in our Prenatal Program by logging in to **blueshieldca.com/prenatal** or calling **(888) 886-4596**.



# Tools and resources

What do you do when you need answers to your health questions in the middle of the night? We know questions don't always come up during business hours. That's why we offer helpful resources around the clock. We provide access to professional advice and referrals to personal counseling whenever you need it. Our website also makes it easy to find answers on your own at your convenience.



## NurseHelp 24/7

#### Talk to a registered nurse anytime

Maybe you have stomach cramps and need some advice on the weekend. Or your child is running a temperature late at night. NurseHelp 24/7<sup>sm</sup> connects you to a registered nurse who can answer your health questions around-the-clock online or by phone. These nurses can give reliable information about minor illnesses and injuries, chronic conditions, medical tests, medications and preventive care. This convenient service can help you save time and money by avoiding unnecessary trips to the doctor's office or emergency room. It's not, however, a replacement for seeing your doctor or going to the ER when needed. Members can contact NurseHelp 24/7 at **(877) 304-0504** or chat online with a nurse by logging in to **blueshieldca.com** and selecting the *NurseHelp 24/7* button in the *Get Help* section of your dashboard.

## LifeReferrals 24/7

#### Keep life in balance

When your job or personal life is weighing on your mind, you'll have access to support and advice from experienced professionals over the phone. LifeReferrals 24/7<sup>SM</sup> provides support in all areas of life – from relationships, to child and elder care, to financial and legal issues. Take advantage of three face-to-face counseling sessions with licensed therapists in each six-month period – at no extra charge. The LifeReferrals 24/7 team is available to discuss your concerns and guide you day or night at **(800) 985-2405**. Services and referrals to resources are confidential.

## Teladoc

#### 24/7 access to board certified doctors

Blue Shield of California is excited to offer Teladoc, a new and easy way for you to consult with physicians over the phone or on video. Teladoc's U.S.-based doctors are all board certified and available 24 hours a day, 365 days a year, to solve many non-emergency medical issues. Teladoc is the first and largest provider of telehealth medical consultations in the United States and the only telehealth company with NCQA-certified provider credentialing.\* Teladoc is a convenient way to access care, but not a replacement for your Personal Physician.

#### When to consider using Teladoc:

- When you're thinking about going to the ER or urgent care center for a non-emergency
- On vacation, a business trip or away from homet
- For short-term prescription refills

## Teladoc doctors can treat many medical conditions such as:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems

#### Teladoc doctors:

- Are ER physicians, family practice physicians, pediatricians or internal medicine physicians
- Have an average of 15 years' experience
- Are board certified and licensed
- Are re-credentialed every three years

\* Teladoc's doctors are credentialed every three years according to NCQA credentialing standards. Teladoc is certified under NCQA's Credentialing Certification, a quality assessment program that is a voluntary review process. NCQA Certificationis governed by the Standards for Certification in Credentialing, developed with the assistance of representatives from the Standards Committee, the Review Oversight Committee, and input from other organizations.NCQA is an independent, not-for-profit organization dedicated to assessing and reporting on the quality of managed care plans, managed behavioral healthcare organizations, preferred provider organizations, new health plans, physician organizations, credentials verification organizations, disease management programs and other health-related programs.

† Teladoc services outside of California are not available to subscribers and dependents covered by a CalPERS, CCPOA or FEP Blue Shield plan.

## **ID** Protection Services

We are committed to making identity protection services available to our eligible health plan members and their dependents as of May 2, 2016.

Blue Shield has selected AllClear ID, a leader in customer security, to administer the new identity protection offering. Blue Shield health plan members can access AllClear Identity Repair at any time with no enrollment required. If repair service is needed, members can call (855)-904-5733, Monday through Saturday from 6 a.m. to 6 p.m., and a representative will help restore their identity. Members will need to provide their name, Social Security number and date of birth. No payment information is required.

## Online pharmacy resources

#### Pharmacy resources available around the clock

Got questions about your pharmacy benefits or drug interactions? Want to get your covered maintenance prescriptions delivered to your home? Simply log in to **blueshieldca.com**, click on Be Well then Drugs.

Our online drug resources offer you a lot of information and tools, available anytime:

- **Drug Database & Formulary** provide information about drug coverage, formulary status, costs and generic alternatives.
- **Drug Interactions Tool** analyzes risks of combining prescription and over-the-counter drugs, dietary supplements, and herbal products, so you can be aware of possible drug interactions.
- *Pharmacy Tools* gives you access to claim history, coverage limits, drug information, a pharmacy locator and more.

- **Find a Pharmacy** helps you locate network pharmacies near your home or office.
- Mail Service Prescriptions is for members who take covered maintenance medications for a chronic condition. They can order 60- to 90-day supplies (depending on their benefit plan), check the status of an order and more.

#### BlueCard

#### If you're away from home, the BlueCard program travels with you.

The BlueCard® Program gives you and your family access to covered services when you're away from home. With more than 90% of providers in the United States in BlueCard's national network, and providers in more than 200 countries in BlueCard's WorldWide® Network, you have access to care wherever you go.

If you have any questions, call **(800) 810-BLUE (2583)** from inside of the United States or call collect **(804) 673-1177** from outside of the country.

## Blueshieldca.com

With your Blue Shield membership and online registration, you'll get more with a website created just for you. You'll have access to a variety of online resources around the clock:

- **Members** can review their benefits and plan details, check claims, download forms and more.
- Find a Doctor makes it easy to locate network physicians, hospitals, dentists, optometrists and other healthcare providers. You can also view patient satisfaction scores and reviews for hospitals, PPO physicians and HMO medical groups with Performance Profile.
- **Pharmacy** resources include useful tools and information about drugs and generic alternatives, mail order prescriptions, claims and network pharmacy locations.
- Health & Wellness provides easy access to a range of programs, an online library of health information and videos, educational resources, Wellvolution, Daily Challenge, NurseHelp 24/7 and more.
- **Condition Management Tool** provides treatment options based on the specifics of health conditions and evidence-based medicine.

• Treatment Cost Estimator Tool lets our PPO members compare common medical tests, treatments and procedure costs by facility and location. This lets you make make informed, value-based healthcare decisions and increases your ability to be cost conscious with your health savings account and health reimbursement arrangement dollars.

Treatment costs are bundled and include professional, inpatient and related diagnostic services.

#### With Blue Shield, you can:

- Choose the right level of coverage for your needs and budget
- Access large provider networks and worldwide coverage
- Take advantage of wellness tools and discounts to manage your health
- Find doctors and other healthcare providers online
- Log in to your health plan from your smartphone
- Access a PPO network with more than 74,000\* doctors and 375\* hospitals
- Access an HMO provider network with more than 43,000\* doctors and 315\* hospitals

\* As of May 2016

## Find the doctor of your choice

Blue Shield believes that finding a doctor shouldn't give you a headache. That's why blueshieldca.com features our most up-to-date listings of Personal Physicians, specialists and hospitals.

#### We're making it easier!

Finding the latest listing of Personal Physicians, specialists, mental health providers, hospitals, dentists, vision care providers or pharmacies is easy. Visit *Find a Doctor* at **blueshieldca.com/fap**. Here are some helpful shortcuts:

- 1. How you start depends on the type of plan:
  - For HMOs: Go to blueshieldca.com/networkhmo.
  - For Trio ACO HMO: Go to blueshieldca.com/networktriohmo.
  - For PPOs: Go to blueshieldca.com/networkppo.
- 2. Select the type of provider you need (e.g. doctor, facility, mental health etc.)

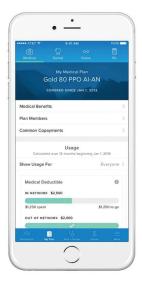
Skip authentication.

- 3) Enter your location.
- 4) Select the specialty you are interested in Select whether you want to search by provider specialty or provider name.
- 5) Choose how you would like to view the results by doctor name or type. Results will display that match the selection made in #4.

## Online and mobile app

Blue Shield members can now get even more of their health plan information anytime, anywhere. The Blue Shield mobile website and mobile apps have been designed for easier access on the go. Visit the redesigned mobile website by entering **blueshieldca.com** in your mobile device's browser. Download the Blue Shield of California mobile app from the **App Store<sup>sm</sup>** or **Google Play™ store**. Features and plan details may vary depending on each member's specific plan type.

#### Mobile App features for members



View ID card	NurseHelp 24/7 <sup>sm</sup>
View deductible and copayment year-to-date totals	HSA/FSA balances linked to your Health Equity account
View claims	Navigate in Spanish
Benefits information	Contact us
Register	Find a doctor or urgent care

#### Member registration is easy

One username and password gives you 24/7 access to your health plan information from your desktop, laptop and mobile device.

App Store<sup>5M</sup> - App Store is a service mark of Apple Inc. Google Play™ store – Google Play is a trademark of Google Inc.

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# Ways to save

Your wellness, in a physical, emotional and financial sense, is one of the most important things to us. We offer a wide range of wellness discounts and new tools to make it easier to take care of yourself and help you save money.

As a Blue Shield member, you have access to diet and exercise programs to get in shape and massage therapy to de-stress, just to name a few – all at discounted rates. Our Treatment Cost Estimator tool lets you compare treatment options and their costs so that you can make a more informed decision about the care your receive.



## Wellness discount program

Strive for a balanced life while saving money

Do you want to lose weight or get in shape? De-stress with a soothing massage? These helpful programs and discounts are available to Blue Shield members. For details, visit **blueshieldca.com/wellnessdiscounts**.

# ProgramDescription and discount for membersAlternative care• Acupuncture• Acupuncture• 25% discount for services• Massage therapy• 25% discount for servicesVision• Routine eye exams, frames and lenses, tints and coatings, extra pair of glasses,• Notice eye exams, frames and lenses, tints and coatings, extra pair of glasses,• 20% discount at participating providers via the Discount Vision Program

- non-prescription sunglasses, and contact lenses (except disposal or replacement)
- Laser vision correction

## • **15% to 20% discount** through the QualSight or NVision network providers in California

#### **Diet and exercise**

- 24 Hour Fitness, ClubSport and Renaissance ClubSport
- Weight Watchers

- **Discounts on membership fees and gym fees**, including waived enrollment and processing fees
- **Special pricing on membership rates** for local meetings and online program savings

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 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, presentations, 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 or self-insured plan participants 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.

## Treatment Cost Estimator

Estimate total costs for common healthcare services performed at participating facilities in Blue Shield's network (for PPO members) to make more informed decisions about your care.

Our Treatment Cost Estimator helps PPO plan members compare costs and treatment options.

#### You can:

- Review cost estimates and alternative treatment options for more than 1,600 common procedures and conditions.
- Browse or search medical conditions, procedures, office visits, surgeries and more.
- Choose the treatment that is right for your condition and understand the time and cost it may take to complete your treatment.
- See your estimated out-of-pocket cost.
- View the total cost estimate for services or procedures.
- Budget your healthcare expenses.

#### Evaluate options for providers and facilities:

- Compare estimated prices at different facilities near you.
- See the number of BlueCross BlueShield members treated.
- Find the distance and directions from your location.
- Locate Blue Distinction Centers.

## Mail Order Pharmacy

Blue Shield provides you with access to prescriptions through our contracted mail order pharmacy, which may help you save time and money. Our mail order pharmacy offers Blue Shield members the convenience of receiving up to a 90-day supply of covered maintenance drugs\* delivered to any mailing address within the United States, with no charge for standard shipping.

To receive medications from our mail order pharmacy, members must first register online, by phone or by mail. Instructions for each registration method are listed in the member registration guide under the Mail Service Prescriptions section of the *Drugs* page at **blueshieldca.com**.

\* Maintenance drugs are those prescribed to treat chronic health conditions such as asthma, diabetes, high blood pressure or high cholesterol, and are taken on an ongoing, regular basis to maintain health.

## Total health and wellness

#### Programs at a glance

One size doesn't fit all – especially when it comes to leading a healthy life. We offer a range of programs and services to keep you well and help those with an illness to recover and live better.

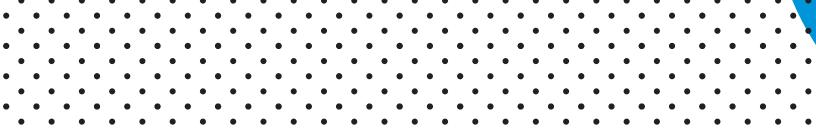
Programs and services	Description
Prevention outreach program	Stay on top of your wellness with preventive health screenings, immunizations and more
Wellness discount program* (see wellness discount chart for details)	Save money and get healthier with discounts on fitness, weight loss, vision and alternative care
Prenatal Program	Learn what to expect when you're expecting – before, during and after; receive educational information and nurse support at no additional cost
Case management	Get personalized care
Disease management	A whole-body approach to improving health
CareTips (available to PPO members)	Clinical messaging program designed to improve care and quality
NurseHelp 24/7	Talk to registered nurses anytime you have health-related questions
LifeReferrals 24/7 <sup>†</sup>	Connect with a team of experienced professionals ready to assist you with a wide range of personal, family and work issues
Online pharmacy resources	Get answers to your questions about Blue Shield drug coverage, prescription drugs and over-the-counter medications
Health Library	Discover a broad selection of health information in one place
Blueshieldca.com	Visit our website, or access our mobile app, where you can get plan information, search for doctors in our networks and more
Treatment Cost Estimator (available to PPO plan members only)	Save money when you compare and choose providers for common medical tests, procedures and other services with this helpful online tool

\* Please see page 17 for more information on Blue Shield's wellness discount program.

† Not available to small groups with less than 50 members.

If you have any questions, go to **blueshieldca.com** or call the Member Services number on your Blue Shield member ID card.

We are ready to help you.



Daily Challenge, QuitNet, and Walkadoo are trademarks of MeYou Health, LLC. MeYou Health is a Healthways, Inc. company. Wellvolution is a registered trademark , and NurseHelp 24/7 and LifeReferrals 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.

