

Welcome

# 2024 VirtualBlue<sup>SM</sup> PPO Savings Plan Handbook

Explore [blueshieldca.com/virtualbluewelcome](https://blueshieldca.com/virtualbluewelcome) to  
make the most of your health plan



Hello,

## Welcome to VirtualBlue<sup>SM</sup>

A health plan that puts you at the center.

We look forward to being here for you. This handbook makes it easy to get started, showing you where to find what you need – and tips to get there faster with your Virtual Blue experience.

Virtual Blue puts you at the center of your coverage, both virtually and in person, so that you can get the care that's right for you.

We'll walk you through your care options and key plan benefits and features such as prescriptions, well-being resources, and more. To learn more about your plan and covered services, please refer to your *Evidence of Coverage*.

Thank you for placing your trust in Blue Shield of California.

To your health,

A handwritten signature in black ink, appearing to read "Tim Lieb". The signature is fluid and cursive, with a long horizontal stroke extending to the left.

Tim Lieb  
Senior Vice President,  
Commercial Markets

# Getting started

Now that you are enrolled in Virtual Blue, complete the steps below to take full advantage of everything your plan has to offer. This plan is intended to qualify as a high-deductible health plan. It is designed to be compatible with a health savings account (HSA).

- 1** Create an online account  
Visit [blueshieldca.com/register](https://blueshieldca.com/register) or scan the QR code with your smartphone's camera. Your account allows you to quickly find your plan information, see important documents, and easily manage your coverage.



- 2** Choose your care  
Once you have created your account, you can select a primary doctor (also known as a primary care physician or PCP) and schedule a preventive care visit to establish a relationship and keep yourself healthy.

- 3** Download the Blue Shield app  
Download the Blue Shield mobile app at [blueshieldca.com/mobile](https://blueshieldca.com/mobile) to view your Blue Shield digital member ID card, get care from your virtual care team, find in-person providers, track claim information, and more.

You're ready to start using your  
Blue Shield of California health plan

## Your HSA-compatible high-deductible health plan at a glance

An HSA offers you the ability to save tax-advantaged money in an account you own for current and future medical expenses. Better yet, you get to decide how and when the money is spent or choose to save it, depending on what works best for you. Please note that Blue Shield does not offer HSAs, and you cannot sign up for an HSA directly through Blue Shield. If you are interested in learning more about HSAs, ask your employer or consult with a financial advisor.



### High-deductible health plans and health savings accounts

Your plan is intended to qualify as a high-deductible health plan (HDHP) and is designed to be used in conjunction with opening a health savings account (HSA) for tax benefits. If this plan no longer qualifies as an HDHP, Blue Shield will make efforts to amend this plan to meet the qualifications. HSAs are tax-advantaged personal savings intended for payment of medical expenses.

# How to access care

Virtual Blue is designed to offer you an affordable care solution – with integrated virtual primary care, specialty care, behavioral health care, coaching, and care coordination.

With Virtual Blue, you can **connect with a dedicated care team of doctors, specialists, and much more virtually**. Prefer hands-on care? Virtual Blue also gives you access to a **high-quality network of in-person healthcare providers** through our Tandem PPO network.

To learn more about Virtual Blue, please refer to your *Evidence of Coverage*.



## Virtual care

Your virtual options – powered by Accolade Care – have a **\$0 copay** and **\$0 deductible**. A virtual care team – made up of your primary doctor, a health coach, and a behavioral health care manager – will work together to develop personalized treatment plans based on your needs.

Log in to your member dashboard at [blueshieldca.com/login](https://blueshieldca.com/login) or open your Blue Shield mobile app for access to:

### Primary care

With Virtual Blue, your primary doctor (also known as a primary care physician or PCP) is your first point of care. Finding a good fit for you and building a relationship with them is key. You can select a virtual primary doctor and continue to see that same doctor for ongoing care. Options include pediatricians, OB/GYNs, internal medicine, and general practitioners.

### Specialty care

Connect with specialists practicing in 20 specialties including dermatology, cardiology, endocrinology, urology, neurology, and orthopedics.

### Behavioral health

Get virtual care from licensed clinical social workers, marriage and family therapists, psychiatrists, psychologists, and other mental health professionals. A behavioral health care manager can also assist you in locating the right provider for you, schedule appointments, and recommend programs and services.

### 24/7 doctor advice

Virtual Blue gives you 24/7 access to health care and advice via phone, video, or online chat, any time – day or night.



## In-person care

Virtual Blue gives you **access to in-person providers** through our Tandem PPO network. This includes doctors and specialists, hospitals, urgent care centers, alternative medicine practitioners, mental health providers, and more. Some may offer virtual consults and appointments, too. Please note that an in-network or out-of-network cost share applies, based on your plan's benefits. See your *Evidence of Coverage* for details.

Virtual Blue also includes home infusion and injectable medication services if you are on an infusion medication that requires a healthcare provider to administer. Talk to your doctor to see if home infusion is right for you.

**Tip:** Virtual Blue offers you the option of receiving care from in- or out-of-network providers. Your costs will be lower when using in-network Tandem providers.

Visit [blueshieldca.com/fad](https://blueshieldca.com/fad)



## Preventive care

Get the screenings and immunizations recommended by healthcare professionals.

Visit [blueshieldca.com/preventive](https://blueshieldca.com/preventive)



## Emergency care

If you experience a life-threatening medical emergency, call 911. Notify Blue Shield within 48 hours about your emergency so that we can be involved in your care.

**Call 911 or go immediately to the nearest emergency room.**



## Care outside of California

There may be times when virtual care is not the best option. Should this occur while traveling outside of California, you have access to services covered by your plan through the BlueCard® Program. If you are outside of the United States, Puerto Rico, or the U.S. Virgin Islands, you may take advantage of Blue Shield Global Core. The BlueCard Program and Blue Shield Global Core give you and your family access to covered services when you're away from home. In an emergency, go directly to the nearest hospital.

Visit [provider.bcbs.com](https://provider.bcbs.com) or [bcbsglobalcore.com](https://bcbsglobalcore.com) to find a provider outside of California. In the U.S., call **(800) 810-BLUE (2583)**. When you are overseas, call collect **(804) 673-1177**.

# Well-being support and resources



## Wellvolution®

Improve your health with lifestyle medicine and mental health programs designed to help you manage your weight and chronic conditions like type 2 diabetes and high blood pressure, stop smoking, lower stress, and more – all at no extra cost to you.

Visit [wellvolution.com](https://www.wellvolution.com) | Call **(866) 671-9644 (TTY: 711)**



## Care management

Our personalized care management program can help you live better with chronic conditions, as well as recover from acute conditions. Nurses and other healthcare professionals work with you to offer support – at no additional cost to you.

Visit [blueshieldca.com/shieldsupport](https://www.blueshieldca.com/shieldsupport) | Call **(877) 455-6777 (TTY: 711)**



## Wellness discounts

Save money with preferred pricing and discounts on popular health and fitness programs and services. This includes vision, massage therapy, chiropractic, acupuncture, and more.

Visit [blueshieldca.com/wellnessdiscounts](https://www.blueshieldca.com/wellnessdiscounts)



## Fitness Your Way

Get access to thousands of well-known fitness centers nationwide starting at \$19 per month. With Fitness Your Way™, brought to you by Blue Shield of California in partnership with Tivity Health®,<sup>1</sup> you can exercise when and where it's convenient for you.

Visit [fitnessyourway.tivityhealth.com/bsc](https://fitnessyourway.tivityhealth.com/bsc) | Call **(833) 283-8387**



## Identity theft protection

Eligible Blue Shield members<sup>2</sup> can get identity protection and credit monitoring services from Experian® at no additional cost.

Visit [experianidworks.com/blueshieldca](https://experianidworks.com/blueshieldca) | Call **(866) 274-3891**



## Maven Maternity Program

Register with Maven to get access to digital and virtual healthcare – from OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and more – for you and your partner during pregnancy, postpartum, and returning to work.

Visit [blueshieldca.com/maternity](https://blueshieldca.com/maternity)



## LifeReferrals 24/7

Get the help you need with LifeReferrals 24/7<sup>SM</sup> for personal, family, and work issues, anytime – day or night.<sup>3</sup>

Visit [lifereferrals.com](https://lifereferrals.com) | Call **(800) 985-2405**



## Decision-making resources

These online tools can help guide your choice of treatments and medications:

### **Symptom checker**

You can go online anytime to pinpoint particular symptoms and then, find information that helps to explain the cause.

Visit [blueshieldca.com/symptomchecker](https://blueshieldca.com/symptomchecker)

### **Health library**

Explore a wealth of information about health conditions and treatment options, as well as useful resources, including videos, online tools, and more.

Visit [blueshieldca.com/healthlibrary](https://blueshieldca.com/healthlibrary)



# Pharmacy

**There are three ways** you can see if your plan offers pharmacy benefits:

- 1) Log in to your account via [blueshieldca.com/login](https://blueshieldca.com/login) or the Blue Shield mobile app. Select *Benefits* and then *Pharmacy* to view your pharmacy benefits.
- 2) Call Member Services at **(888) 373-2750 (TTY: 711)**.
- 3) Check your *Evidence of Coverage* (EOC) or Rider.

For answers to common questions about pharmacy benefits – as well as information about mail service and specialty pharmacies and prior authorization – visit [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy).



## Check our formulary

View prescription drugs that are covered by your plan in our formulary.

**Tip:** Our formulary also provides information about generic drugs. Choosing these may lower your medical costs.

Visit [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) and select *Drug formularies*.



## Fill a prescription

Although you can fill your prescription at any pharmacy, using one in your plan's network may save you money, time, and paperwork. Choose from more than 5,800 pharmacies in California and 68,000 pharmacies nationally, including major retail chains.

**Tip:** You may be able to get up to a 90-day<sup>4</sup> supply of covered maintenance drugs delivered to you at no charge for standard shipping through CVS Caremark® Mail Service Pharmacy. Maintenance drugs are medications for chronic conditions.

Visit [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) and select *Pharmacy networks*.



## Need more help?



We're here for you

Get 24/7 access to your plan information at [blueshieldca.com/login](https://blueshieldca.com/login) or via the Blue Shield mobile app. Or call Member Services at **(888) 373-2750 (TTY: 711)**.

We're here to serve  
our members.

That's why we put  
you at the center of  
everything we do.



# Disclaimers and legal notices

See your *Evidence of Coverage* (EOC) document. In the EOC, you can understand your copayment and coinsurance amounts and review your member rights and responsibilities. You can also check with your company's plan administrator for your specific benefit coverage.

## Continuity of care

If you are currently receiving care or undergoing treatment for a qualifying medical condition or illness and your doctor is not part of the Tandem PPO network, you may be eligible to complete your treatment with your current doctor. See your EOC for more information.

To make a request, submit the Continuity of Care application located at [blueshieldca.com/forms](https://blueshieldca.com/forms). If you have questions, please call Member Services or visit [blueshieldca.com/fad](https://blueshieldca.com/fad) to see if your provider is in your plan network.

## Subscriber rights and responsibilities

As a member, you have certain rights and responsibilities that are detailed in the EOC. Blue Shield currently makes each EOC available online at [blueshieldca.com/policies](https://blueshieldca.com/policies). You also have the right to obtain printed, mailed materials at any time and at no expense to you. To receive printed materials in the mail, to opt out of email communications, or if you have questions, please call the Member Services number on your Blue Shield member ID card. See your EOC for more information.

## [Blueshieldca.com/member/help](https://blueshieldca.com/member/help)

On [blueshieldca.com/member/help](https://blueshieldca.com/member/help), you can access information regarding your covered benefits and benefit restrictions, pharmacy benefits and procedures, how we evaluate new technology, and copayment and coinsurance amounts. Information regarding how to access care (during business hours/after hours), including how to obtain emergency services and out-of-area care, is also available. You can learn how to file a complaint/grievance and/or appeal, how to obtain language assistance, and how to submit a claim for covered services. Detailed information regarding access to primary and specialty care providers, including behavioral health care, is also available.

Virtual services from Virtual Blue providers are \$0 and not subject to the deductible. You may receive covered services from other network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

1 Tivity Health, Inc. is an independent vendor that provides solutions to improve health and well-being. Fitness Your Way and Tivity Health are trademarks or registered trademarks of Tivity Health, Inc. Tivity Health is solely responsible for the service provided above. Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Fitness Your Way membership entitles member to use of the fitness location facilities and amenities available to the holder of a basic membership at the fitness locations. All other brand names, product names, registered trademarks, or trademarks belong to their respective holders. © 2024 Tivity Health, Inc.  
All rights reserved.

2 ID theft protection is an opt-in offering available to eligible Blue Shield members at no extra cost, as long as they have a Blue Shield health plan.

3 LifeReferrals 24/7 is available for group customers with one or more employees.

4 Specialty drugs and opioids are limited to a 30-day supply.

Maven is independent of Blue Shield of California and is contracted by Blue Shield to provide maternity benefits including care advocacy, virtual consultations, coaching, and education. Maven is not intended to replace your in-person providers. Maven<sup>®</sup> is a registered trademark of Maven Clinic Co. All rights reserved.

Wellvolution and LifeReferrals 24/7 are registered trademarks or service marks of Blue Shield of California.

Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc. These 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. Blue Shield reserves the right to terminate this program at any time without notice.

## Notices available online

### Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: [blueshieldca.com/notices](https://www.blueshieldca.com/notices). You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**.

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Member Services at **(888) 373-2750 (TTY: 711)**.

### Grievances

You can file a grievance online, by mail, or by phone. If you need help, call Customer Service at **(800) 393-6130 (TTY: 711)**. [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance).

### Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en [blueshieldca.com/notices](https://www.blueshieldca.com/notices). Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al **(888) 256-3650 (TTY: 711)**.

### Reclamos

Puede hacer un reclamo por Internet, correo postal o por teléfono. Si necesita ayuda, llame a Servicio al Cliente al **(800) 393-6130 (TTY: 711)**. [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance).

### 非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知，請造訪 [blueshieldca.com/notices](https://www.blueshieldca.com/notices)。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(888) 256-3650 (TTY: 711)**。

### 申訴

線上：您可透過線上、郵遞或電話來提出申訴。如果您需要幫助，請致電客戶服務部，電話：**(800) 393-6130 (TTY: 711)**。  
。 [blueshieldca.com/grievance](https://www.blueshieldca.com/grievance)。

This is health care made for you.  
This is VirtualBlue<sup>SM</sup>



Scan the QR code to customize  
your healthcare experience

[blueshieldca.com/virtualbluewelcome](https://blueshieldca.com/virtualbluewelcome)

Powered by  AccoladeCare

Blue Shield of California is an independent member of the Blue Shield Association. Accolade is independent of Blue Shield of California and is contracted by Blue Shield to provide an integrated member experience by enabling access to virtual primary care and mental health services as well as support virtual specialty care service.

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