

Welcome

# 2025 High-deductible Health Plan Handbook

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



Dear member,

## Welcome to 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.

Since it's important to understand how your plan works, we've included an overview of the benefits and resources available.

We also walk you through ways you can access care – from office visits to alternatives like telehealth – as well as how to get the medication you need. To learn more about your plan, resources, and covered services, please refer to your *Evidence of Coverage (EOC)*.

Thank you for trusting us with your coverage needs.

To your health,

Blue Shield of California

# Get started

Now that you are enrolled in a Blue Shield PPO plan, 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

Create an account online at [blueshieldca.com/register](https://blueshieldca.com/register) or scan the QR code on the back of this handbook with your phone's camera. You'll quickly find your plan information, see important documents, and easily manage your coverage. Download our app and you can take your digital ID card with you wherever you go.

2

## Check your ID card

Your Blue Shield member ID card is your key to care and has important information for you and your providers. Make sure that everything is correct, including your name and plan type.

3

## Find care

It's easy to find a doctor near you anytime at [blueshieldca.com/fad](https://blueshieldca.com/fad). Schedule an appointment with your doctor for a preventive care visit to establish a relationship and keep yourself healthy.



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

# Get to know your plan

Keep this guide in a convenient place. It has handy information about your Blue Shield PPO plan.

**Please note**, this handbook is only intended to be a helpful guide. Your *Evidence of Coverage* describes your healthcare coverage in detail and should be consulted for complete information about your plan, including resources, covered services, and how to file a complaint, grievance, or appeal.

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# How to access care

**Helping you get the care you need, when you need it.**

Your Blue Shield PPO plan gives you the option of going to a participating or non-participating doctor or hospital when you get care. Some services will not be covered unless you receive them from a participating provider. See your *Evidence of Coverage* to find out which covered services must be received from a participating provider.

## Participating providers

Are those who are in our Full PPO or Tandem PPO networks.

## Non-participating providers

Are those who do not participate in our Full PPO or Tandem PPO networks.



### Find a doctor

Locate and learn about doctors, specialists, hospitals, pharmacies, and other healthcare providers anytime online at [blueshieldca.com/fad](https://www.blueshieldca.com/fad).

# 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.

Your high-deductible health plan offers:

- Affordable monthly dues
- Preventive care office visits with no copayment
- A large network of PPO doctors
- A wide range of benefits
- No extra copayments or deductible for preventive and well-baby care from participating doctors



## 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.



## Prior authorization

Sometimes your doctor may recommend a medication or treatment that requires prior authorization. This means Blue Shield must give approval for a drug or medical care to be covered by your plan. For more information, please call the Customer Service or Shield Concierge number on your Blue Shield member ID card or see your *Evidence of Coverage*.

# Timely access to care

Your Blue Shield health plan offers you many ways to get the care you need, when you need it.



## Your doctor

As a high-deductible health plan member, you have the option of seeing any doctor in your plan's network without a referral. You can access other providers as well, but your costs will be lower when you stay in your plan's network.

**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

Call 911 if you experience a life-threatening medical emergency. 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.**



## Urgent care

Go to an urgent care center if your doctor is not available or it's after hours, and the situation is not life-threatening.

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



## Teladoc

General medical doctors are available 24/7 by phone or video to treat non-emergency issues and prescribe medication as needed. Mental health providers are available by appointment, 7 a.m. to 9 p.m., seven days a week, to treat many mental health conditions. Teladoc mental health consultations are not available for members under age 13.

**Visit [blueshieldca.com/teladoc](https://blueshieldca.com/teladoc) | Call (800) 835-2362 (TTY: 711)**



### MinuteClinic®

Convenient for coughs, infections, flu, immunizations, and they're usually open seven days a week.

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



### NurseHelp 24/7

With NurseHelp 24/7<sup>SM</sup>, you can connect with a registered nurse who will listen and offer you immediate, reliable information about treating minor illnesses and injuries or help you choose the most appropriate level of care for treatment.<sup>1</sup>

**Chat online at [blueshieldca.com/nursehelp](https://blueshieldca.com/nursehelp) or call (877) 304-0504 (TTY: 711) at no extra cost. 24 hours a day, seven days a week.**



### Home infusion and injectable medication services

If you are on an infusion medication that requires a healthcare provider to administer, you may be able to receive your infusion at home. Talk to your doctor to see if home infusion is right for you.

**Visit [blueshieldca.com/fad](https://blueshieldca.com/fad) | Call (877) 263-9952**



### Mental health and substance use disorder services

Make appointments for mental health and substance use disorder services, in person or virtually. See the *Mental Health Services Administrator (Benefit Administrator)* section of your *Evidence of Coverage* for more information.

**Visit [blueshieldca.com/fad](https://blueshieldca.com/fad) | Call (877) 263-9952**



### Care outside of California

You have access to services covered by your plan while traveling outside of California 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 US, call (800) 810-BLUE (2583). When you are overseas, call collect (804) 673-1177.**



# Pharmacy

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

- 1:** Go to [blueshieldca.com/login](https://blueshieldca.com/login). Select *Benefits* and then *Pharmacy* to view your pharmacy benefits.
- 2:** Call the Customer Service or Shield Concierge number on your Blue Shield member ID card.
- 3:** Check your *Evidence of Coverage* or Rider.



## Get a prescription

These simple steps will help you make the most of your prescription drug benefits, know your costs and understand your options:

### 1. Check our formulary

The formulary lists prescription drugs that are covered by your plan. To see our formulary online, go to [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) and select *See formularies* to:

- Search for drugs and find out if they are included in our formulary.
- See the drug tier placement for your drugs.
- Find generic alternatives for brand-name drugs (where available). Choosing generic drugs may lower your medical costs.
- Review coverage restrictions or prior authorization requirements.

### 2. Get prior authorization, if needed

Sometimes your doctor may recommend a medication or treatment that requires prior authorization. This means Blue Shield must give approval for a drug or medical care to be covered by your plan. For more information, please call the Customer Service or Shield Concierge number on your ID card or see your *Evidence of Coverage*.

### 3. Compare medication costs

View the current price of your medications and see if there are lower-priced options. Plus, you can find out how much you would pay if you filled your prescription at a different network pharmacy.

Visit [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) and scroll down to *Price check your Rx*.



### Fill a prescription

Although you can fill your prescription at any pharmacy, choosing one in your plan's network may save you money, time, and paperwork.

#### **At a network pharmacy**

Choose from more than 5,000 pharmacies in California and 64,000 pharmacies nationally, including major retail chains. To find a local network retail, home delivery, or specialty pharmacy, go to [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) and select *Explore our network*. You can also call the Customer Service or Shield Concierge number on your Blue Shield member ID card.

#### **At a non-network pharmacy**

If you fill a prescription outside of our pharmacy network, you may be eligible for a reimbursement. Follow these steps:

1. Pay the pharmacy for the entire cost of the prescription.
2. Submit a completed direct reimbursement claim form for review within one year of fill date. Call Customer Service or Shield Concierge for help with submitting a request for direct reimbursement.



### Network specialty pharmacy

Some drugs require special preparation, handling, or manufacturing. These specialty drugs<sup>2</sup> are available through CVS Specialty<sup>®</sup>, our network specialty pharmacy. Specialty drugs may be self-administered by injection, inhalation, orally, or topically.

**Visit [cvsspecialty.com](https://cvsspecialty.com) | Call (800) 237-2767**



### Prescription home delivery

Your plan's home delivery service drug benefit through Amazon Pharmacy offers you the convenience of receiving up to a 90-day<sup>3</sup> supply of covered maintenance drugs, delivered to your home or office, with no charge for shipping. Maintenance drugs are medications for chronic conditions.

**Visit [blueshieldca.com/mailpharmacy](https://blueshieldca.com/mailpharmacy) | Call (866) 346-7200 (TTY: 711)**

# 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. Learn more about Wellvolution® and find a program that fits your lifestyle.

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



## Care management

You can play an active role in managing your health with prevention and self-management programs. Our personalized care management program can help you live better with chronic conditions, as well as recover from acute conditions. Our team of nurses and other healthcare professionals will work with you to support your navigation of the health care system, offer education, teach self-management skills, and more – at no additional cost to you. Call the Customer Service or Shield Concierge number on your member ID card or check your *Evidence of Coverage* for more information.

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



## Wellness discounts

Save money with preferred pricing and discounts on popular health and fitness programs and services.

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



## Fitness Your Way

Get access to thousands of well-known fitness centers nationwide starting at just \$19 per month and a one-time enrollment fee of \$19. With Fitness Your Way™, brought to you by Blue Shield in partnership with Tivity Health<sup>4</sup>, you can exercise when and where it's convenient for you. You get:

- Access to gyms near home and work
- No contract commitments
- Flexibility to use multiple fitness centers for one low monthly fee

**Visit [fitnessyourway.tivityhealth.com/bsc](https://fitnessyourway.tivityhealth.com/bsc) | Call (888) 835-2511**



### Maven Maternity

Register with Maven to get access to digital and virtual healthcare for you and your partner during pregnancy, postpartum, and returning to work. Maven also provides services if you have experienced a pregnancy loss. Book virtual appointments with Maven's network of providers available 24/7/365 and spanning over 30 specialties, including OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and many more.

**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, night or day<sup>5</sup>.

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



### Decision-making resources

These online tools can help guide your choice of treatment options 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)**



### Identity theft protection

Eligible Blue Shield members<sup>6</sup> can get identity protection and credit monitoring services from Experian<sup>®</sup> at no additional cost.

**Visit [experianidworks.com/blueshieldca](https://experianidworks.com/blueshieldca) | Call (866) 274-3891, 6 a.m. to 8 p.m., Monday through Friday, and 8 a.m. to 5 p.m., Saturday and Sunday.**

## Need more help?



### Shield Concierge (for Tandem PPO members only)

The Shield Concierge program offers you personalized service from a team of registered nurses, service representatives, social workers, health coaches, and pharmacists. The team can answer your questions about benefits, doctors, specialists, coordination of care, and drug authorizations.

Shield Concierge offers extended customer service hours. Shield Concierge representatives are available between 7 a.m. and 7 p.m., Monday through Friday. You can call Shield Concierge at the number on your member ID Card. The phone number is also listed below.

**Large Group with 101+ employees: (877) 888-6058**

**Small Business with 3 to 100 employees: (877) 806-7589**

# Disclosures

See your *Evidence of Coverage* (EOC). 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, 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 Customer Service or Shield Concierge, or visit [blueshieldca.com/fad](https://blueshieldca.com/fad) to confirm 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 Customer Service or Shield Concierge number on your Blue Shield member ID card. See your EOC for more information.

## New technology

See how Blue Shield of California reviews and evaluates new technology for inclusion as a covered benefit at [blueshieldca.com/quality-and-patient-safety](https://blueshieldca.com/quality-and-patient-safety).

<sup>1</sup> NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis.

<sup>2</sup> Most specialty drugs are subject to prior authorization.

<sup>3</sup> Specialty drugs and opioids are limited to a 30-day supply.

<sup>4</sup> Tivity Health Services, LLC is an independent vendor that provides solutions to improve health and well-being. Fitness Your Way and Tivity Health are registered trademarks of Tivity Health, Inc. Bernalong is a registered trademark of Bernalong, Inc. © 2025 Tivity Health, Inc. All rights reserved.

<sup>5</sup> LifeReferrals 24/7 is available for group customers with one or more employees.

<sup>6</sup> ID theft protection is an opt-in offering available to eligible Blue Shield commercial members at no extra cost, as long as they have a Blue Shield health plan.

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Your network providers may offer telehealth and in-office services. Contact your primary care provider, treating specialist, facility, or other health professional to learn more. Network telehealth and in-person services are subject to the same timely access to care standards. If your plan has out-of-network benefits, they are subject to your plan's cost-sharing obligations and balance billing protections.

Amazon Pharmacy is independent of Blue Shield of California and is contracted with Blue Shield to provide home delivery pharmacy services to Blue Shield members for their prescription medications. Members are responsible for their share of cost, as stated in their benefit plan details. Information about specific prescription drug benefits and drug benefit exclusions can be found in the member's plan documents. Members may call Customer Service at the number on their Blue Shield member ID card if they have questions about their Blue Shield prescription drug coverage. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

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® is a registered trademark of Maven Clinic Co. All rights reserved.

NurseHelp 24/7, 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://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 Customer Care at **(888) 256-3650 (TTY: 711)**.

### **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://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)**.

### **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://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)**。

Scan the QR code below to customize  
your health care experience



NEED MORE HELP?

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