

# Blue Shield Tandem PPO Plan

## Frequently Asked Questions

### GENERAL

#### 1. What is the Tandem PPO network?

The Tandem PPO is a network that puts quality coverage within reach. Tandem relies on a network of providers committed to keeping costs as low as possible. Members still get all the benefits associated with a regular PPO network– without the higher costs.

The Tandem network is made up of doctors and hospitals specially selected from the Blue Shield Full PPO Network. Using this network is the most cost-effective option for care. However, like other PPO plans, members have the freedom to see non-network providers – just at a higher out-of-pocket cost. The out-of-network benefit for Clovis Unified School District (CUSD) is 50% of the Blue Shield allowed amount. Members are responsible for the remaining amount up to the billed charges.

With the Tandem PPO network:

- You can see any Tandem doctor you choose for most services.
- You can self-refer to specialists within the network

**Important:** The following services are not provided through the Tandem PPO network for CUSD. So, please contact the appropriate provider networks accordingly:

**For behavioral health services, contact:**

SimpleTherapy®:

<https://go.simpletherapy.com/clovisusd/simplebehavioral>

**For chiropractic, physical therapy, occupational therapy, and speech therapy services, contact:**

Phyometrics

<https://cusd.phyometrics.com/>

## Outside the Tandem PPO Network

When you see a **non-Tandem network provider**, (*this includes Blue Shield PPO Providers who are not part of our Tandem network*) what you ultimately pay depends on fees above Blue Shield's allowable amounts. Those fees vary and can be costly. For covered services:

- The plan pays 50% of the Tandem PPO allowable amount for the procedure(s) billed, and you pay the remainder of the bill after you pay your copay or meet your plan-year deductible.
- Only 50% of the amount allowed by Blue Shield applies to your deductible.

Non-network providers usually require you to pay the full amount at the time you receive care. **You then submit a claim with an itemized doctor's bill to Blue Shield.**

### Find a Provider

Go to <https://myoptions.blueshieldca.com/cusd/>

## MEDICAL BENEFITS Q & A

1. **If I need to see a specialist, do I need a referral from a provider I've visited for primary care (such as my PCP), or can I select one myself and make my own appointment?**

With the Tandem PPO plan, you do not need a referral to see a specialist. However, if you are not sure where to go, you can ask the provider you have visited for primary care for a referral to a specialist. You can make an appointment at any time with a specialist. Be sure to choose a doctor who is in the **Tandem PPO Network** to save on costs.

2. **What do I do if I'm an enrollee in the Tandem PPO plan and I'm in the middle of receiving care for a medical condition from a provider that is not in the Tandem PPO Network?**

As a new member, you may be entitled to a medical review that may allow you to continue your current treatment plan with your prior provider for a specified time frame due to a specific diagnosis.

If you have a transition of care issue, please contact Member Services for assistance at HealthNow – 855-323-1124.

**3. I am an enrollee in the CUSD Health Plan. I have received authorization from a non-Tandem Network doctor for a medical procedure, but it takes place after the Tandem PPO Network goes into effect. Do I need to get a new authorization?**

Yes. If you have been scheduled for treatment that required authorization from your former doctor who is not in the Tandem PPO Network, you will need new authorization from a doctor who is in the Tandem PPO Network. If you have questions, please call your Member Services team at HealthNow.

**4. Do I have coverage while traveling outside California or the United States?**

When you're outside California or out of the country, you and your family can get urgent and emergency care through the BlueCard® and Blue Shield Global Core programs. The BlueCard national network includes more than 95% of providers in the United States. The Blue Shield Global Core network includes providers in 170 countries.

To find a provider in the United States, visit [provider.bcbs.com](http://provider.bcbs.com), or call **(800) 810-BLUE (2583)**. To find a provider outside the country, visit [bcbsglobalcore.com](http://bcbsglobalcore.com), or call **(804) 673-1177** collect.