



Custom Access + HMO Zero Admit 10 plan benefits-at-a-glance

	Network Network		
Medical deductible	\$0		
Calendar-year out-of-pocket maximum	Individual: \$1,000 Family: \$2,000		
PCP visit	\$10/visit		
Specialist	\$10/visit- Self Referral \$30/visit		
Lab work	No charge		
Teladoc (medical and/or mental health)	No charge		
Outpatient surgery in hospital	\$50/surgery		
Inpatient hospitalization	\$0		
	Network Network		
Pharmacy deductible	\$O		
Retail drug copayments (30-day)	\$10/\$20		
90-day supply in Retail copayments	\$30/\$60		
Mail service copayments	\$20/\$40		
Specialty Drug copayments	20% up to \$200/prescription		



Custom Access + HMO Facility Coinsurance 40-40% plan benefits-at-a-glance

	Network Network
Medical deductible	\$O
Calendar-year out-of-pocket maximum	Individual: \$3,500 Family: \$7,000
PCP visit	\$40/visit
Specialist	\$40/visit- Self Referral \$50/visit
Lab work	No charge
Teladoc (medical and/or mental health)	No charge
Outpatient surgery in hospital	40%
Inpatient hospitalization	40%
	Network Network
Pharmacy deductible	\$O
Retail drug copayments (30-day)	\$15/\$30
90-day Retail copayments	\$45/\$90
Mail service copayments	\$30/\$60
Specialty Drug copayments	20% up to \$200/prescription

Custom PPO 500 90/70 plan benefits-at-a-glance

	Network	Non-Network
Medical deductible	Individual: \$500	Individual: \$500
Medical dedoction	Family: \$1,000	Family: \$1,000
Calendar-year out-of-pocket maximum	Individual: \$1,500	Individual: \$3,500
	Family: \$3,000	Family: \$7,500
PCP visit	\$20/visit	30%
Specialist	\$20/visit	30%
Lab work	\$20/visit	30%
Teladoc (medical and/or behavioral health)	No charge	N/A
Outpatient surgery in hospital	10%	30% up to a \$350/day maximum
Inpatient hospitalization	10%	30% up to a \$600/day maximum
Chiropractic	10% (up to 20 visits per calendar year)	30%/visit (up to 20 visits per calendar year)
Acupuncture	\$25 (up to 20 visits per calendar year)	30%/visit (up to 20 visits per calendar year)
	Network	Non-Network
Pharmacy deductible	\$0	\$0
Retail drug copayments (30-day)	\$10/\$15/\$30	\$10 / \$ 15/ \$ 30 + 25%
90-day Retail copayments	\$30/\$45/\$90	Not covered
Mail service copayments	\$20/\$30/ \$60	Not covered
Specialty Drug copayments	30% up to \$200/prescription	Not covered L
	. 1 1 2 2 1 2 2 1 2	DIU6

Drug Tiers

- What are drug tiers?
- Drugs are placed into drug tiers based on defined categories. The amount you pay for drugs in different tiers will vary. You can find information about what you pay by drug tier in the Summary of Benefits of your Blue Shield Evidence of Coverage (EOC). **The column titled** "Drug Tier" is the cost level you pay for a drug.
- Drug Tier† Description
- Tier 1 Most generic drugs or low-cost, preferred brand drugs
- Tier 2 Non-preferred generic drugs, preferred brand drugs, or drugs recommended by the P&T Committee based on drug safety, efficacy, and cost
- Tier 3 Non-preferred brand drugs; drugs recommended by the P&T Committee based on safety, efficacy, and cost; or drugs that generally have a preferred and often less costly therapeutic alternative at a lower tier
- Tier 4 Drugs that are biologics; drugs that the FDA or drug manufacturer requires to be distributed by specialty pharmacies; drugs that require training or clinical monitoring for self-administration; or drugs with a plan cost (net of rebates) greater than \$600 for a one-month supply † Preventive health drugs, including contraceptive drugs and devices are covered at \$0 when specific criteria are met.



Chiropractic & Acupuncture Care

Acupuncture and chiropractic benefits for Blue Shield members!



Acupuncture services

Get evaluated and treated
by a licensed acupuncturist.



Chiropractic services

Get an exam and treatment from a Doctor of Chiropractic.

If you regularly receive acupuncture or chiropractic care, you'll appreciate this benefit!

To find a provider PPO members can go to: blueshieldca.com/ash



Behavioral health benefits offers support when you need it the most

Our network clinicians, psychologist and psychiatrists can help you and your family with many conditions such as:

- Depression, stress and anxiety
- Mental illness
- Grief Counselor

- Alcohol/substance use disorder
- Autism Spectrum Disorder (ASD)
- Gender Reassignment

You can access mental health care through the following ways:

- MHSA Mental Health Network Customer Service (877) 263-9952
 - In-person appointments
 - Telebehavioral Health (in CA only)

- 24/7 phone support through Life Referrals 24/7 (800) 835-2362
- Teladoc Behavioral Health (800) 835-2362



LifeReferrals 24/7

Experts to help you handle life

Counselors can help with:

- Family/relationship problems
- Managing stress
- Coping with grief and loss
- Handling workplace concerns
- Three face-to-face counseling visits are included in any six-month period.

Consultants can help with a variety of services including:

- Parenting and childcare resources and referrals
- Adult and elder care resources and referrals
- Identity Theft Assistance 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist (FRS).
- Legal and mediation issues*
- Financial concerns**

Call LifeReferrals 24/7 toll-free, anytime, at: (800) 985-2405. Or Visit www.lifereferrals.com and enter the access code: bsc

^{*}One 60-minute session per legal matter each year. 25-35% discount off that same provider's future services.

^{**}Two 30-minute consultation per financial issue per year.

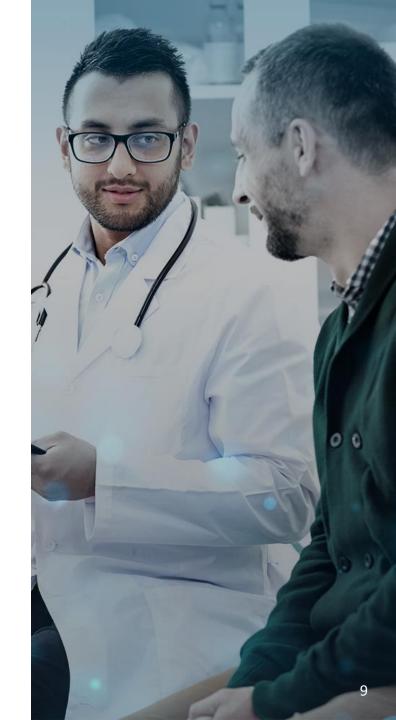
Teladoc Mental Health Overview

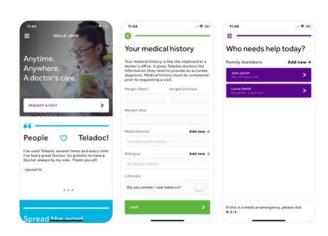
Board-certified care

- Providing relief for issues like addiction, depression, stress, anxiety, domestic abuse, grief and more
- Clinicians available include psychiatrists, licensed psychologists, therapists and clinical social workers

Convenient & discreet

- Provides a secure, discreet and confidential support source
- Appointments available 7 days/week, 7 a.m. to 9 p.m. in member's time zone
- Member can review provider profiles in advance, displaying gender, language and specialty
- Ongoing support with the same provider is available





Teladoc/Teladoc Behavioral Health

Get started with Teladoc

Set up account

Visit www.bluesieldca.com/teladoc, complete the required information, and

click on *Set up account*. You can also call Teladoc at 1-800-Teladoc (835-2362) for help.

Provide medical history

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

Web: Log in to wwwblueshieldca.com/teladoc and click *Update* medical history.

Mobile: Visit www.blueshieldca.com/mobile to download the app. Log in, go to the menu icon on the top left, and click *Medical Info*. Phone: Teladoc can help you complete your medical history over the phone. Call 1-800-Teladoc (835-2362).

8 Request a consult

Once your account is set up, request a consult anytime you need care.

Use Teladoc

- If you're considering the ER or urgent care center for a nonemergency
- When you need medical advice during off hours or late at night
- When on vacation, a business trip, or away from home
- For prescriptions when medically necessary
- If you need support for your mental well-being

Get the care you need

Teladoc doctors can treat many medical conditions including:

- Cold and flu symptoms
- Allergies
- Respiratory infections
- · Sinus problems

Teladoc licensed professionals can help you manage mental health conditions including:

- Depression
- Addiction
- Grief
- and more

Meet the doctors and mental health professionals

All Teladoc doctors:

- Are board certified, practicing primary care physicians, pediatricians, and family physicians.
- Are board certified and licensed
- Are credentialed every three years

Mental health professionals include licensed psychiatrists, psychologists, counselors, therapists, and clinical social workers.



Save money and live healthier with discount programs

Fitness and exercise

With our Fitness Your WayTM program, get extremely low rates at gym facilities:

- 800 locations in California
- 10,000+ locations nationwide
- Workout anytime, anywhere and track goals and progress online

To enroll:

Visit fitnessyourway.tivityhealth.com/bsc or call (833) 283-8387.

To find locations visit:

fitnessyourway.tivityhealth.com/locations



Save money and live healthier with discount programs

Alternative Care

With our ChooseHealthy program, relax and save up to 25% on:

- Acupuncture
- Chiropractor
- Therapeutic massage

To find a participating provider:

Visit blueshieldca.com/wellnessdiscounts or call Alternative Care Discounts at (888) 999-9452.

Learn more at:

blueshieldca.com/wellnessdiscounts



Wellness discount programs

Save money and live healthier with a wide range of discount programs:

Vision

With our discount provider network, save 20% on:

- Routine eye exams
- Frames, lenses, tints & coatings
- Extra pair of glasses
- Hard contact lenses

Access participating providers at blueshieldca.com/fad.

Get additional savings on eye care and LASIK procedures at these providers:

- MESVision Optic
 VisionOptics.com
- Nvision Laser Eye Center
 NVISIONcenters.com
 (866) 257-2851
- QualSight LASIK
 qualsight.com/-lasikca
 (877) 437-6110



Take charge of your health with Wellvolution

The largest hand-picked collection of apps that give real results

We've vetted every app in our network. If it's here, it's a proven product.

Online and in-person programs for both general wellbeing and disease reversal

Prevent disease and reverse existing conditions

Cardiovascular disease reversal, diabetes prevention, 12week integrated nutrition, and movement programs; BlueStar, MySugr, Transform

Manage stress better

Physiological, psychosocial, and emotional training exercises, cognitive behavioral therapy; eMLife, Calm, SuperBetter

Sleep better

Pattern tracking + optimization, relaxation exercises; Sleep Time, Pacifica

Physical activity

Movement tracking, guided goal-based exercise plans, workout routines, coaching; Fitbit, Fitocracy

Eat better

Grocery and meal planning, nutritional calculators; Betr, Health Slate, PlateJoy, Zipongo

Ditch cigarettes

Smoking cessation quantified by financial and lifestyle gains, nicotine replacement therapy; Clickotine, SmokeFree, 2Morow Health



