



County of San Bernardino

Open Enrollment
2021 - 2022

Aim higher with Blue Shield's Plans for County of San Bernardino employees



High performance

- Large networks mean you'll find doctors in your plan that are close to home or work
- Collaboration with popular medical groups such as Beaver and Loma Linda University Health
- Plans that let you choose the type of coverage that is best for you and your family
- As a mission-driven nonprofit, we're reforming the system with an eye on quality and affordability



High touch

- Care programs to improve and maintain your health no matter what your health status
- Customized care programs for members with complex or advanced conditions based on needs and preferences
- Shield Concierge—an enhanced 360-degree high touch customer support team
- Dedicated County of San Bernardino Account Team



High technology

- Website / mobile apps provide a suite of 24/7 resources to simply, conveniently manage your family's health care
- Teladoc and telebehavioral health video/phone visits that bring care to you
- Proven digital wellness programs that let you connect with family and friends



High value

- Discounted wellness products and services to encourage healthier lifestyles and make your healthcare dollars go further
- Online treatment cost estimator, NurseHelp 24/7, LifeReferrals 24/7 and Experian ID theft protection

“There are some big differences between products and plans. Which one’s right for me?”



HMO, PPO, or Shield Signature HMO plan?



Health maintenance organization (HMO)

A good choice if you want...

Comprehensive benefits balanced with lower bi-weekly costs

- Choose a Primary Care Physician; he/she directs how you access services.
- You're covered only when using an HMO provider.*



Preferred provider organization (PPO)

More provider choice when you seek care.

- Receive care from any doctor and hospital within your plan network, or go outside the network and pay a higher cost share.
- Manage your OOP costs better by using network providers.



Shield Signature (HMO)

Flexibility and lower out-of-pocket costs at time of service

- You decide whether to use HMO or PPO network doctors and hospitals, every time you seek care.
- Enjoy predictable OOP costs of an HMO plan and flexibility and freedom of a PPO plan for select office visit services

County of San Bernardino Plans at a Glance

	Access+ HMO plan	PPO plan		Shield Signature HMO plan	
		Network	non-network	Level 1 (HMO network)	Level 2 (PPO network)
Annual deductible	None	\$250/individual \$500/family	Combines with network deductible	None	None
Calendar-year copayment maximum	\$3,500/individual \$7,000/family	\$1,750/ind \$3,500/family	\$2,250/ind \$4,500/family	\$1,500/individual \$3,000/family	None
Physician/ specialist visits	\$40 per visit \$50 Access+ visit	\$10/visit not subject to CY deductible	30% after ded	\$10	\$30
Preventive care	No charge	No charge	30% after ded	No charge	\$30
Inpatient hospital	\$100 + 20%	20% after ded	30% after ded	No charge	Not covered
Outpatient services	40%	20% after ded	30% after ded	No charge	Not covered
Ambulance services	No charge	20% after ded	20% after ded	No charge	No charge
Emergency services	\$50	\$50 + 20%	\$50 + 20%	\$50	\$50
Drug copayment - retail	\$5/\$10/\$25/20% up to \$200 max/rx	\$15/\$30/\$30	See benefit summary	\$5/\$10/\$25	Not covered
Drug copayment - mail	\$10/\$20/\$50/20% up to \$400 max/rx	\$30/\$60/\$60	Not covered	\$10/\$20/\$50	Not covered

Teladoc for County of San Bernardino employees at \$0 copay

Access to licensed doctors 24/7 by phone or video



Step 1 Contact Teladoc

Log in to your Teladoc account or call Teladoc, 24/7/365, to request a phone or online video consultation for primary care services.



Step 2 Talk with a doctor

A board-certified doctor reviews your Electronic Health Record (EHR) and consults with you, just like an in-person visit.



Step 3 Resolve the issue

The doctor recommends a treatment for your medical issue. If a prescription is needed, it's sent electronically to the pharmacy of your choice.



Step 4 Settle up

- \$0 copay for the Access+, Shield Signature, PPO, and Needles PPO Plans



Step 5 Smile

Your medical issue gets resolved, and you save time and money!

1-800-Teladoc
teladoc.com/bsc

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

You can access care through:

- In-person appointments
- Telebehavioral Health (in CA only).
- 24/7 phone support through Life Referrals 24/7

NOTE: MHSa provides services in California for all fully-insured commercial members: Individual Family Plan, Small Business, Core, and Premier and select Group Medicare Advantage members (does not include FEP PPO, Blue Card, or Individual Medicare Advantage).

BlueCard® Network

Traveling, or residing outside of California? The BlueCard Program gives you access to covered services when you're away from home. Over 90% of U.S. providers are in BlueCard's national network, and providers in 170 countries are in the Blue Shield Global Core Network.



Coverage outside of California:

BlueCard® Network

Blue Shield Global Core Network



To find a BlueCard national provider:

- Go to blueshieldca.com/find-a-doctor and select the *Providers Outside of CA* link.
- Or, call BlueCard Access at **(800) 810-BLUE (2583)**, seven days a week, 24 hours a day.



To find an international provider:

- Go to blueshieldca.com/find-a-doctor and select the *Coverage outside of the US* link to be connected to Blue Shield Global Core.
- Or, call the Global Core Service Center at **(800) 810-BLUE (2583)** from the U.S. or **1 (804) 673-1177** collect from outside the U.S.

Away From Home Care

- Provider coverage for HMO members on extended assignments outside of California:
 - Students
 - Long-term travelers and workers
 - Families living apart
- Available in the following states: Arizona, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Texas, Virginia, Wisconsin
- Call your Shield Concierge for more information about coverage and to enroll in the plan

“I need a health plan that can keep up with me. How can you help me easily manage my family’s health?”



Shield Concierge for all County Plans

“High-touch” service and support

360°
view of member
care activity
and service

My doctor says I may need knee surgery. **Are there other options?**

I'm thinking about natural childbirth—**what should my partner and I know?**

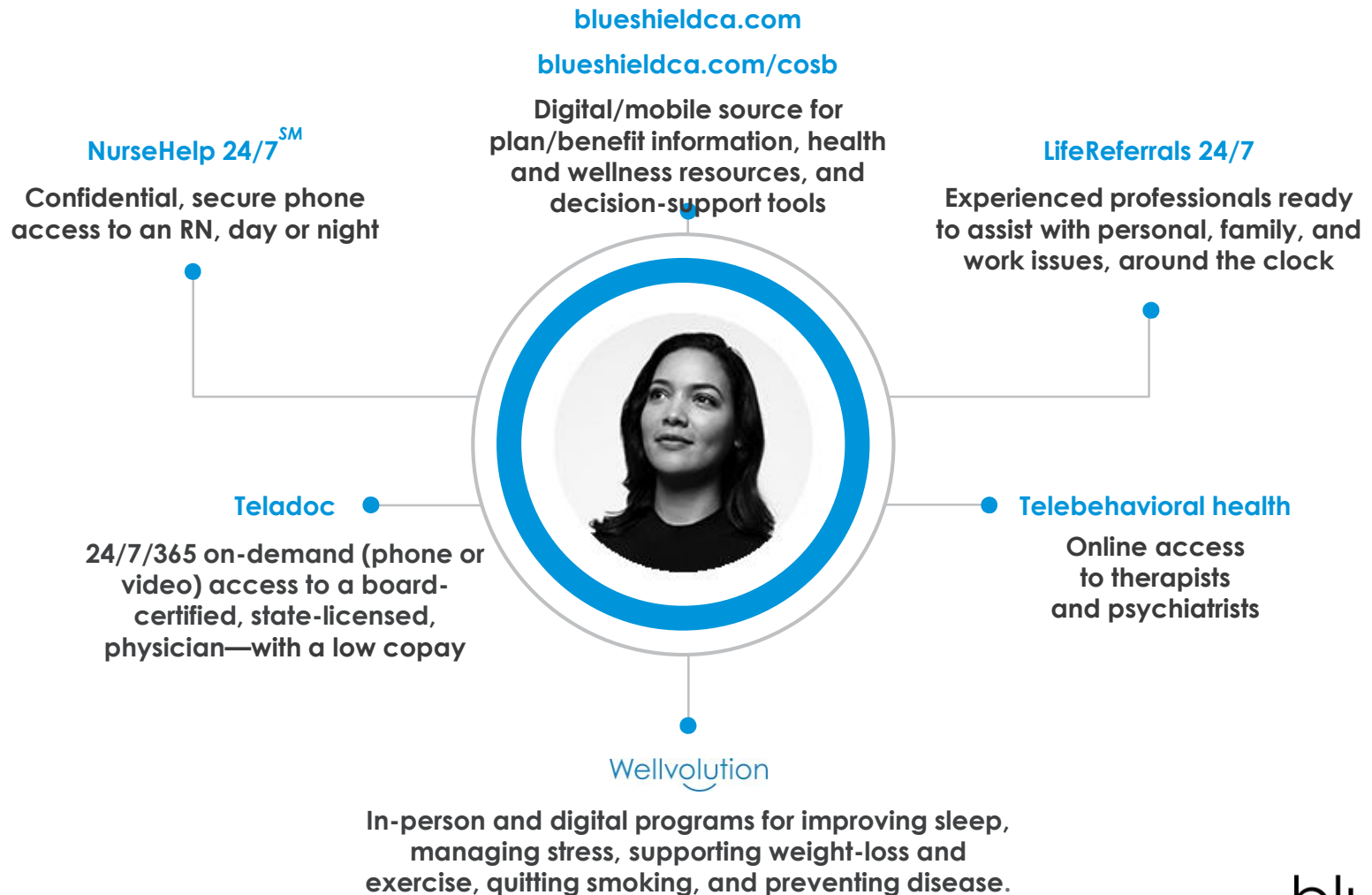
Some friends take a supplement to help them lose weight and now I'm considering it. **Can you tell me if it works or if it has side effects?**



I'm my father's caregiver and I think his medications are making him lethargic. **Is his dosage too strong?**

I think there is a mistake on my bill. **Can you help?**

Digital and mobile care connections



How can I
jumpstart my
wellbeing?



Lose weight and reverse your risk for chronic condition



Wellvolution

Online and in-person clinical programs to help you lose weight and improve your health

Weight Loss

Lower your risk for diabetes, high cholesterol, high blood pressure and obesity

Live Healthy

Manage Stress, plan meals, and sleep better

Visit blueshieldca.com/wellvolution to view available programs and to create an account



Preventive Care

Covered annual screenings at no charge, including:

- Routine physical exam
- Ear/eye exam (up to age 18)
- Immunizations/screenings according to age schedule
- Visit blueshieldca.com/preventive to learn more

“How can I get the most out of my healthcare dollars?”



Support to manage your health



Programs designed to help you live better with illness, recover from acute conditions, and have a more seamless healthcare experience



Shield Support Program

Nurse support, home visits, self-management tools and workshops to help members with:

- Behavioral health
- Cancer
- Chronic Conditions, e.g. Coronary Artery Disease, Heart Failure, Diabetes, COPD, Asthma
- Catastrophic injury
- Musculoskeletal conditions & pain management
- Stroke
- LGBTQ health needs
- Transplant process
- Plus: ER utilization, post-discharge from hospital, opioid use, high cost and direct referrals



Prenatal Program

Expectant parents get support before, during, and after pregnancy, at no additional charge.

- 24/7 nurse support
- Prenatal information
- Popular prenatal book

blueshieldca.com

A simple digital experience for you

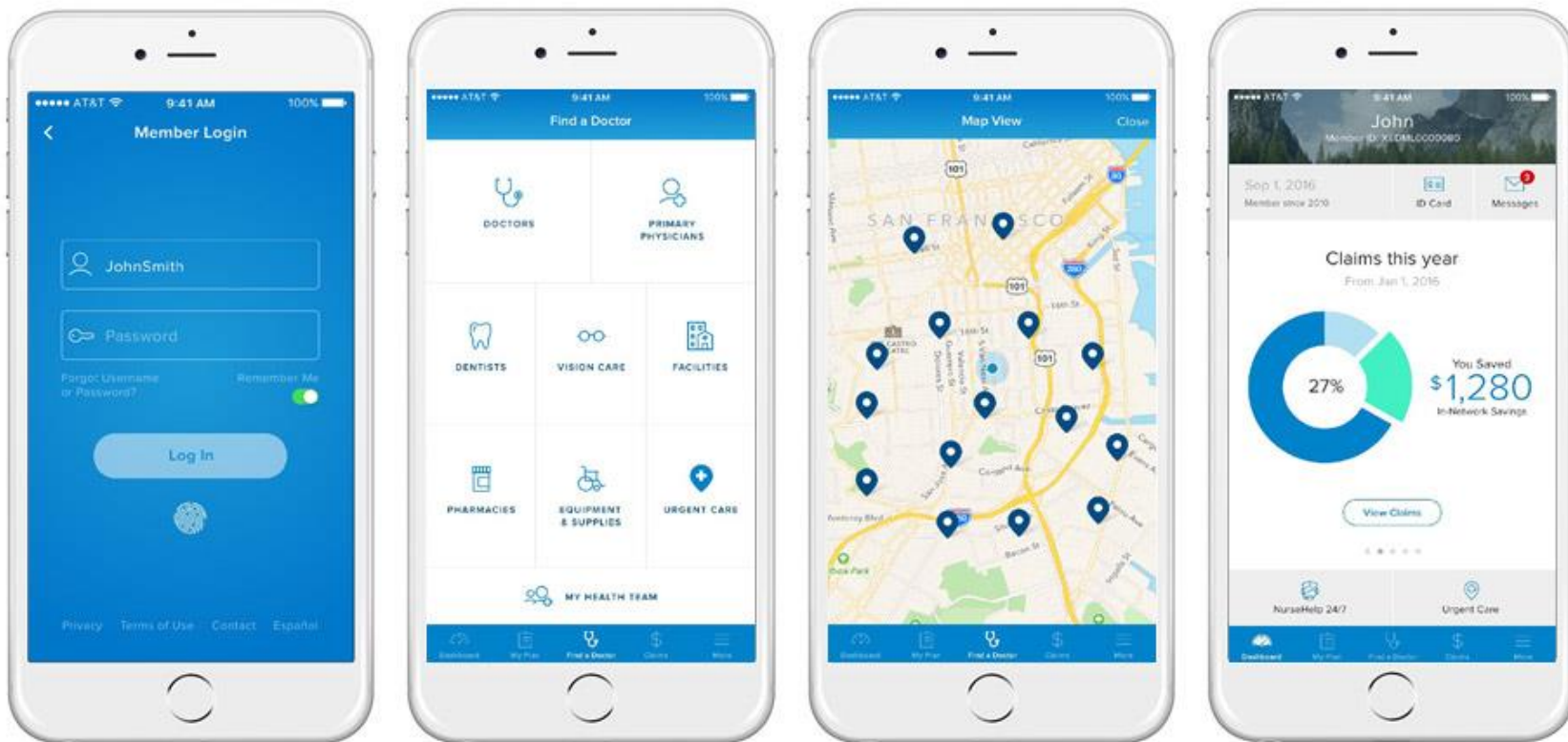
The dashboard for user Jane (Member ID: XEDML0000980) features a navigation bar with links for Dashboard, My Plan, Benefits, Claims, Payment Center, and Help & Support. The main content area includes:

- Welcome, Jane!** with Member ID: XEDML0000980 and 3 Unread Messages.
- MONTHLY PREMIUM** section with tabs for CLAIMS, DEDUCTIBLE, CO-PAYMENTS, and HSA.
- Claims This Year** (From Jan 1, 2017) showing a donut chart and values: \$2,100 Blue Shield Paid, \$1,128 Network Savings, and \$900 You Paid. A **View Claims** button is present.
- Popular Tasks** grid with icons for: VIEW ID CARD, DOWNLOAD FORMS, TREATMENT COST ESTIMATOR, MANAGE FAMILY ACCESS, EDIT PROFILE, and WELLNESS ASSESSMENT.
- Get Help** section with "Health Condition?" and "Urgent Care" options.
- My Physician** section with a "Manage Health Team" button.
- Your Recent Medical Claims** pop-up window showing a list of claims for May 2017, including one for Adam MD (Pending) and one for Jillian MD.

The "Your Medical Benefits" page features a navigation bar with icons for MEDICAL, DENTAL, VISION, and PHARMACY. Below the navigation is a large blue icon of a medical bag and the heading "Your Medical Benefits". Underneath are links for Custom Benefits, General Exclusions, and Benefit Maximums. A section titled "Expand All Benefit Categories" lists various services with expandable dropdown arrows:

- Access+ Self Referral
- Chiropractic and Acupuncture
- Dental Medical Treatment
- Diabetes Care
- Emergencies & Urgent Care
- Family Planning
- Home Care
- Hospital Care

Blue Shield Mobile App



Wellness discount programs

Fitness and exercise

Our gym membership program, Fitness Your Way™, offers extremely low rates to Blue Shield members age 18 and older.

- Work out at any facility within a wide network of more than 800 locations in California and 10,000+ locations nationwide.
- Meet your lifestyle needs by working out anytime, anywhere, and as often as you need while tracking progress of your goals online.

To enroll, visit fitnessyourway.tivityhealth.com/bsc or call (833) 283-8387. To find locations, visit fitnessyourway.tivityhealth.com/locations.

Alternative Care Discount Program

Relax and save up to 25% savings on acupuncture, chiropractic, and therapeutic massage services from practitioners participating in the ChooseHealthy program.

The program also offers:

- Discounts of up to 55% or more on popular health and fitness brands
- Access to online health classes and articles at no additional cost to you

To find a participating provider, visit blueshieldca.com/wellnessdiscounts or call Alternative Care Discounts at (888) 999-9452.

Vision discounts

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.

MESVision Optics

Competitive prices on many contact lens brands as well as a selection of sunglasses, reading glasses and eye care accessories.

Learn more at MESVisionOptics.com.

Nvision Laser Eye Center

Save 15% on LASIK procedures.

To learn more, call NVISION at (877) 91 NVISION, or visit NVISIONcenters.com to find a provider.

QualSight LASIK

Save on LASIK surgery at more than 45 surgery centers in California.

To find out if you are a potential candidate, call (877) 437-6110 or visit qualsight.com/-lasikca.

Hearing aid discounts available to County employees and dependents



EPIC hearing service plan

- Largest network of hearing care professionals in U.S.
- 30-60% off MSRP on all major brand hearing aids and related professional services

Earn bonus reward savings on your hearing purchase!

Access the ***Listen Hear, Live Well, Hearing Wellness program*** at listenhearlivewell.com to earn more bonus reward savings.

Coverage right down to your identity

Experian identity protection services for you and your covered family members at no cost to you!

- Identity theft insurance
- Credit monitoring services
- Identity repair services

Enroll online by visiting
experianworks.com/blueshieldca

Activation code: BCBSCALI20

**Access services by calling (866) 274-3891, Monday to Friday,
8 a.m. to 10 p.m., Saturday and Sunday, 10 a.m. to 7 p.m.**



life is limitless,
never stop

blue 
california