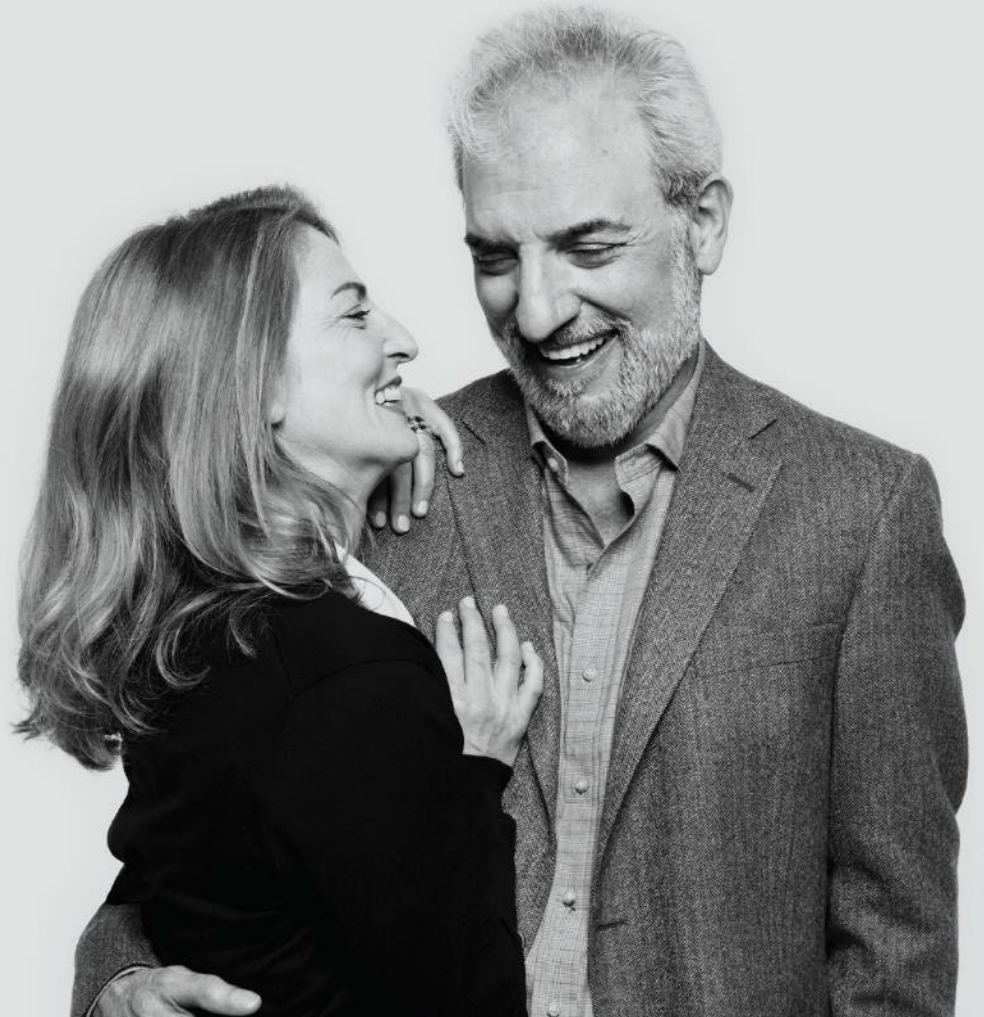




San Bernardino – Retirees

Effective January 1, 2025



Blue Shield of California: Your coverage. Your care. Your future



Coverage

Flexible network, product, and service solutions

- Comprehensive plans and benefits
- Access to some of the largest doctor networks in the state



Care

Everyday tools and services for healthy living

- Customizable care programs and discounted wellness products and services
- Digital tools for preventive care, treatment cost estimating, medical advice, service referrals, and ID theft protection



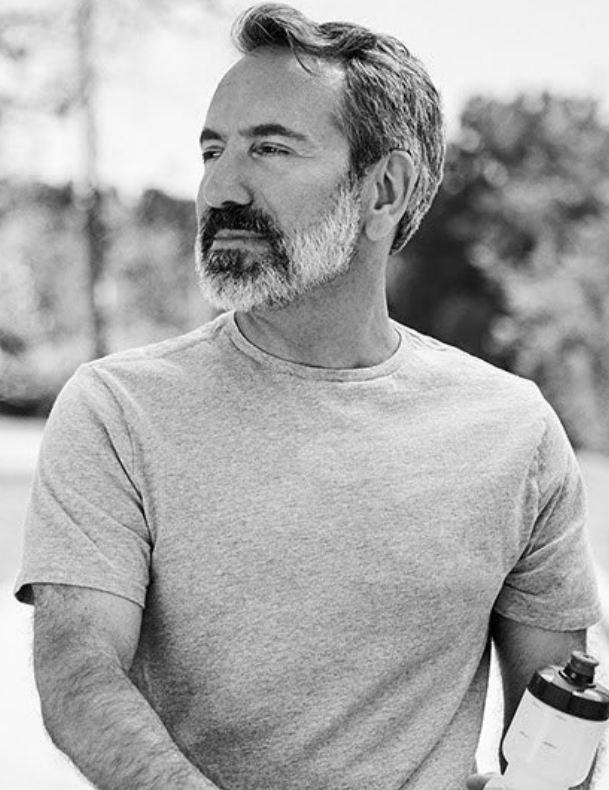
Future

Mission-driven offerings to ensure affordable care for all

Non-profit health plan with a mission to ensure access to high-quality affordable care for all

It's difficult to
figure out
the differences
between plans.

Which one is
right for me?



Blue Shield plans for retirees

- **Shield Signature Plans – non-Medicare**
 - High or Low Options
- **TRIO HMO Plan – non-Medicare**
- **Shield Spectrum PPO – non-Medicare**
 - High or Low Options
- **Medicare Integrated Plans**
 - Blue Shield 65 Plus (HMO) – GMAPD High
 - Blue Shield 65 Plus (HMO) – GMAPD Low
 - Blue Shield of California Medicare Rx Plan (PDP)
- **Medicare Coordination of Benefits PPO Plan**

Health plans include:

Pharmacy benefits

NurseHelp 24/7

Teladoc

Health programs

Blue Shield plans for retirees – updates for 2025

Pharmacy Updates

- ICL is now at \$2,000 and after the member gets there, it will be \$0
- 90 Day supply is increased to 100 days
- No Gap in coverage
- ***Mail order through Amazon starting 1/1/2025***

Health plans include:

Pharmacy benefits

NurseHelp 24/7

Teladoc

Health programs

Blue Shield plans for retirees – updates for 2025

Trio Expansion

- In 2025, Blue Shield will expand its low cost, high-quality HMO plan, Trio HMO, into Contra Costa County and three large ZIP codes in Shasta County.
- The expansion brings a more affordable option to two areas that previously did not have access to this type of plan.

Health plans include:

Pharmacy benefits

NurseHelp 24/7

Teladoc

Health programs

Trio HMO or Shield Signature?



Shield Signature



Trio HMO

A good choice if you'd like...

A broader HMO network that offers more choice of doctors.

- Choose your own doctor (Level 1), self-refer to physicians (Level 2) for office visits only
- Teladoc 24/7 phone/video doctor visits for \$0 copay
- Digitally-enabled wellness programs
- Covered urgent and emergency care while traveling

A select, integrated provider network that provides you with more coordinated care:

- Choose your doctor from a select network of quality medical groups and physicians
- Teladoc 24/7 phone/video doctor visits for \$0 copay
- Digitally-enabled wellness programs
- Covered urgent and emergency care while traveling

Trio HMO Plan or Shield Signature Low Option

Trio HMO		Shield Signature – Low Option	
Annual deductible	None	Annual deductible	None
Calendar-year copayment maximum	\$3,000 per individual \$9,000 per family	Calendar-year copayment maximum	\$3,000 per individual \$9,000 per family
Office visits	\$50	Office visits	\$50 Level 1 / \$80 Level 2
Inpatient hospital	\$1,000/admission	Inpatient hospital	\$1,000/admission
Outpatient surgery	\$750/surgery	Outpatient services	\$750/surgery
Ambulance services	\$250/transport	Ambulance services	\$300/transport
Emergency services No direct admission Direct admission	\$250/visit \$1,000/admission	Emergency services No direct admission Direct admission	\$250/visit \$1,000/admission
Diagnostic lab/x-ray	\$0	Diagnostic lab/x-ray	\$0
Retail drug copayments	\$10/\$30/\$50	Retail drug copayments	\$10/\$30/\$50

Blue Shield 65+ High and Low Plans

65+ High Option		65+ – Low Option	
Annual deductible	None	Annual deductible	None
Calendar-year copayment maximum	\$3,400 per individual	Calendar-year copayment maximum	\$3,400 per individual
Office visits	\$10	Office visits	No Charge
Inpatient hospital	No Charge	Inpatient hospital	No Charge
Outpatient services	No Charge	Outpatient services	No Charge
Ambulance services	No charge – non-emergency requires PCP/medical group approval	Ambulance services	\$125 copay - non-emergency requires PCP/medical group approval
Emergency services	\$20 copay – Waived at admitted	Emergency services	\$50 copay – Waived at admission
Diagnostic lab/x-ray	\$0	Diagnostic lab/x-ray	\$0 - \$350 based on Medicare Allowable Cost
Retail drug copayments	\$10/\$20/\$40	Retail drug copayments	\$10/\$30/\$60

Care Options Included for all Plans



NurseHelp 24/7

- Connect with a registered nurse who can offer reliable information about treating minor illness and injuries, 24/7
- Chat online at [blueshieldca.com/nursehelp](https://www.blueshieldca.com/nursehelp) or call (877) 304-0504



Teladoc

- \$0, 24/7 Teladoc general medical – talk to a doctor by phone or video for conditions such as the flu, allergies, sinus problems
- \$0, 24/7 Teladoc mental health – get support from a mental health professional by phone or video



Mail Service Pharmacy

- Receive up to a 90-day supply of covered maintenance drugs for only 2 copayments
- Shipping is free

Teladoc for San Bernardino County Retirees 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 all plans – as opposed to your plan's copay for Urgent Care



Step 5 Smile

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

1-800-Teladoc
teladoc.com/bsc

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 improve your health, lose weight, and feel better.

Prevent and treat disease

Lower your risk for diabetes, cardiovascular disease and other conditions

Live Healthy

Manage stress, exercise more, eat and sleep better, and quit smoking

Learn more and find a program that fits your lifestyle at [wellvolution.com](https://www.wellvolution.com)



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](https://www.blueshieldca.com/preventive) to learn more

Wellness discount programs

Alternative care

Save on alternative healthcare services from participating practitioners.

25% or more off usual and customary fees for:

- Acupuncture
- Massage therapy
- Chiropractic services

Discounts also available for health and wellness products like vitamins and supplements.

Weight management programs

Lose those extra pounds and keep them off with nationally recognized lifestyle change programs.

- Enroll in weight management programs at no additional charge through our **Wellvolution® Diabetes Prevention Program**.
- Save on **Weight Watchers** with special rates on three- and 12-month subscriptions. Monthly pass is also available for unlimited local meetings each month, plus free eTools.

Fitness and exercise

Enroll in one of the most flexible gym membership programs to stay committed to your health goals.

- Work out at any facility within our wide network of more than 10,000 national fitness locations.
- Work out as often as you need while tracking progress to your goals online.
- If you are a 65+ Plan, you have access to gyms and fitness classes with coverage provided by our **SilverSneakers®** fitness program.

Vision discounts

Save on eye services at participating providers whether or not you have vision care benefits.

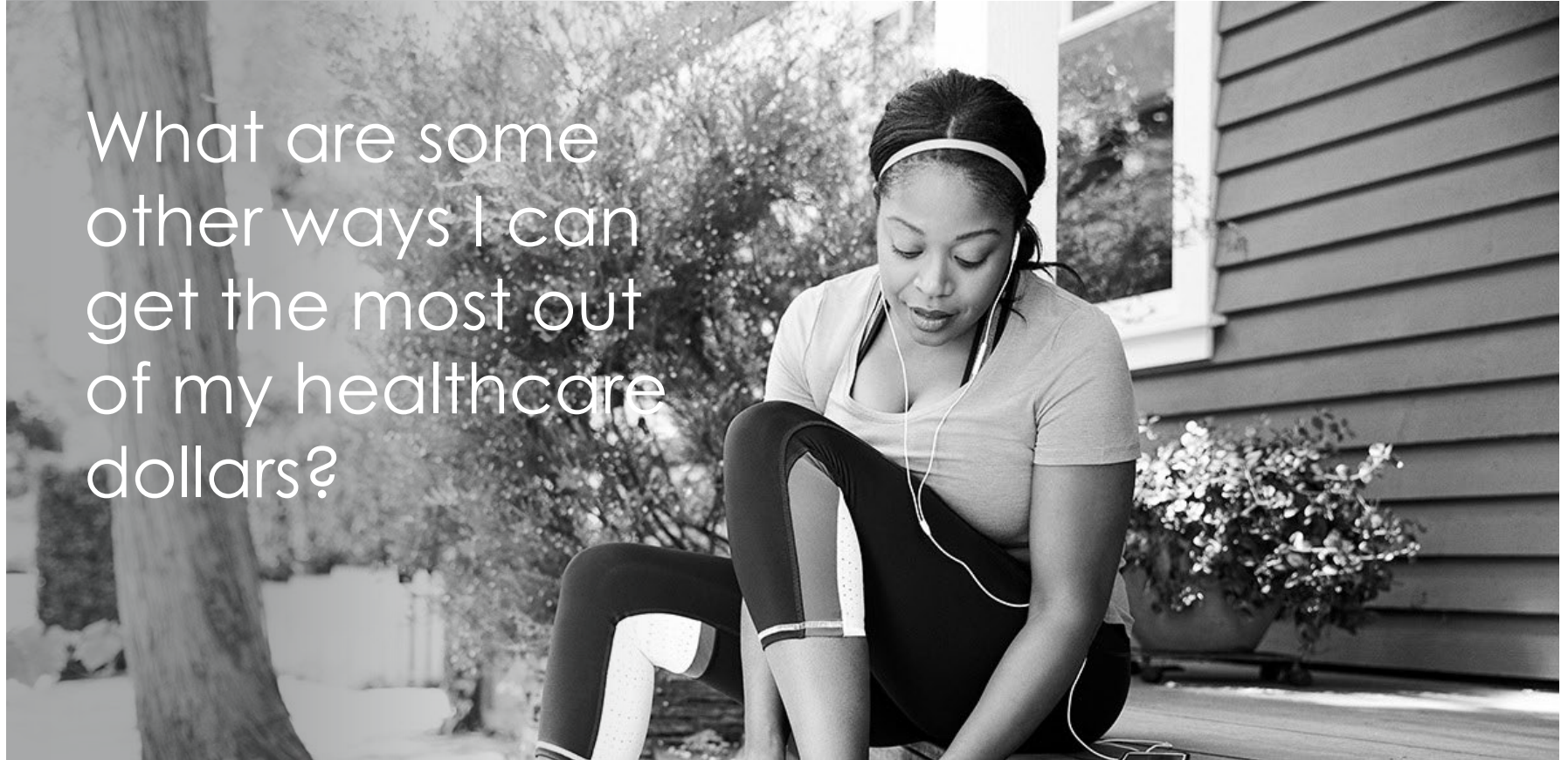
Discount Provider Network – Save 20% on eye exams, frames and lenses, contacts, and more.

MESVision Optics – Competitive prices on contacts, glasses and eye care accessories.

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

NVISION Laser Eye Centers – Get a 15% discount for laser services.

What are some other ways I can get the most out of my healthcare dollars?



Safeguard your identity and your credit



Experian identity protection available for all eligible* Blue Shield members—at no extra charge!

- ID theft monitoring services
- Credit monitoring services, with lost wallet protection and fraud resolution

Enroll at:

experianidworks.com/blueshieldca
code **BCBSCALI20**

Estimate your medical cost



Use our treatment cost estimator tool to help you budget and plan for your care

View Blue Distinction Centers, which are providers recognized for expertise in specialty care

Locate the estimator tool

by logging into your member portal through blueshieldca.com

Stay covered while traveling

BlueCard® Network provides access to providers for urgent, emergency, or other covered services outside of California. In an emergency, members should go to the nearest hospital.

- To find a provider in the U.S., visit provider.bcbs.com or call (800) 810-BLUE (2583)

Blue Shield Global Core Network connects members traveling or living outside the United States to a network of hospitals and healthcare professionals around the world. A single point of contact for medical assistance services 24/7/365.

- To find a provider, visit bcbsglobalcore.com or call (804) 673-1177 collect from outside the U.S.

Know your plan benefits

- See plan details including copayments or coinsurance
- Check year-to-year deductible totals
- Easily access plan information anytime, day or night



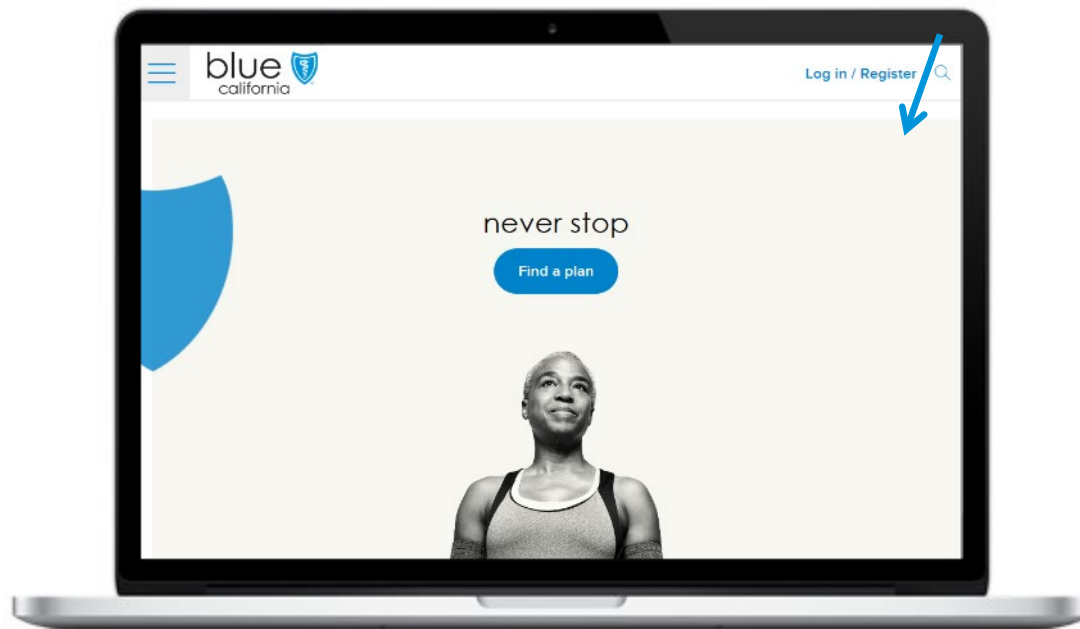
On desktop: register online at blueshieldca.com/register



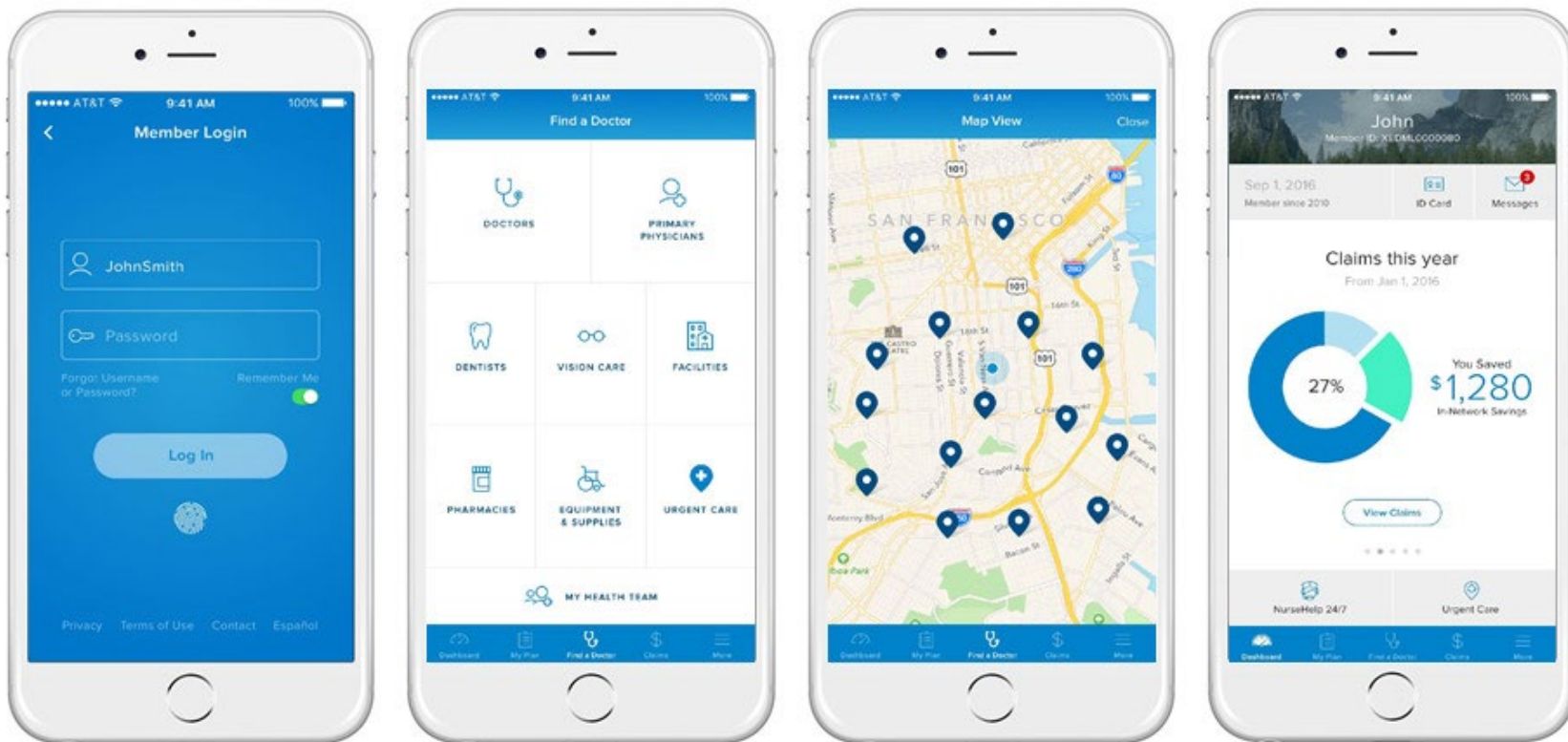
On Mobile: Download the Blue Shield of California mobile app on the App StoreSM or Google PlayTM and click Register.

Registering on blueshieldca.com is easy

- Have your member ID number and email address handy.
- Create a username and password, select security Qs and As.
- Search for network doctors, hospitals and other facilities
- Get information about medical and pharmacy benefits
- Print copies of your Blue Shield ID card
- Learn about Blue Shield programs and services
- Get secure access to medical and pharmacy benefits, claims and more
- Email Member Services with questions such as claims issues, benefits, providers, etc



Redesigned, rebuilt app for easy use



We're here to help

- **Member Services**

- **Shield Signature, TRIO, Shield Spectrum PPO plans**
(855) 829-3566

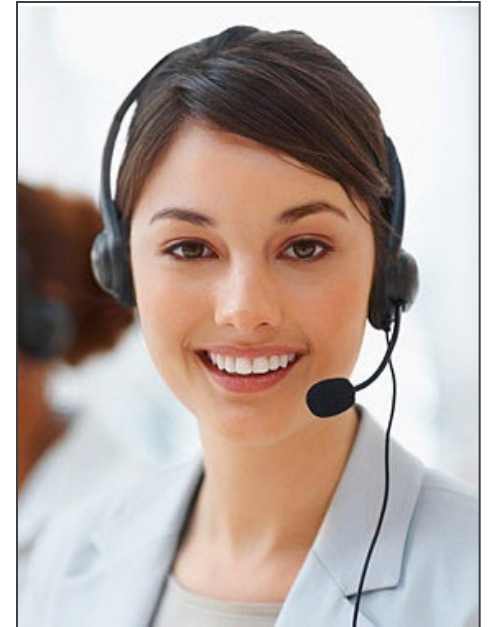
7:00 a.m. to 7:00 p.m., Monday through Friday

- **Blue Shield 65 Plus HMO**
(800) 776-4466 [TTY: (800) 794-1099]

7:00 a.m. to 8:00 p.m., seven days a week from October 1 through February 14. However, after February 14, calls will be handled by our automated phone system on weekends and holidays

- **Blue Shield of California Medicare Rx Plan PDP**
(888) 766-4466 [TTY: (888) 238-6482]

7:00 a.m. to 8:00 p.m., seven days a week from October 1 through February 14. However, after February 14, calls will be handled by our automated phone system on weekends and holidays





life is limitless,
never stop.