

life's  
unpredictable  
your healthcare  
costs don't  
have to be

## Access+ HMO plan

**2012**

A comprehensive health plan that offers a large network of providers, with predictable costs and no deductible

blue  of california

# eight great reasons to choose Blue Shield

There are many compelling reasons for you to choose Blue Shield as your healthcare plan. The list below includes those we think could really make a difference to you.

- 1. HMO plan with easy-to-understand costs.** When you select a Blue Shield HMO plan, you can count on fixed copayments for most covered services, plus no deductible to pay and virtually no claim forms to complete. You will have a good understanding up front of what your costs will be with a Blue Shield HMO.
- 2. Strong network of providers.** We offer one of the largest HMO networks of physicians and hospitals in the state, with over 11,000 primary care physicians, almost 300 hospitals, and 21,000 specialists.
- 3. Self-refer to a specialist.** With Access+ *Specialist*,<sup>1</sup> you can choose to self-refer to a specialist within your medical group or IPA (Independent Practice Association) for a slightly higher copay. This is available to members of both Access+ HMO<sup>®</sup> and NetValue<sup>SM</sup> HMO plans.
- 4. NurseHelp 24/7<sup>SM</sup> and LifeReferrals 24/7:<sup>SM</sup>** Get round-the-clock phone access to a registered nurse who can assist you with medical issues, and experienced professionals who can advise you on personal, legal, or financial issues.
- 5. Up to \$200 cash with Healthy Lifestyle Rewards.** Each member in your family over the age of 18 can earn up to \$200 each year by enrolling in an online program that can help them eat healthier, exercise more, stop smoking, lose weight, or reduce stress.
- 6. Covered when you travel.** You and your dependents will be covered for urgent and emergency care while on vacation or when traveling for business anywhere in the world.
- 7. Away From Home Care:<sup>®</sup>** Students, long-term travelers, and families living apart can stay covered with HMO benefits in 33 states across the country. (Benefits vary by state.)
- 8. Not-for-profit health plan.** We're accountable to our customers and our communities, not shareholders. Annually, we donate to the Blue Shield of California Foundation, which helps community clinics provide care for people without healthcare coverage, and helps facilities provide services to address domestic violence.

# hello, CalPERS member!

Blue Shield of California is proud to continue serving California Public Employees' Retirement System (CalPERS) employees, retirees, and dependents for 2012.

The Blue Shield Access+ HMO plan is designed to provide you and your family with savings on rates while giving you comprehensive benefits and access to one of the largest provider networks in the state. The Access+ provider network includes more than 11,000 primary care physicians, almost 300 hospitals, and 21,000 specialists. With Access+, you can count on comprehensive coverage.

When you select a Blue Shield HMO plan, you can expect fixed copayments for most covered services, plus no deductible to pay and virtually no claim forms to complete. You will have a good understanding up front about what your annual costs will be with a Blue Shield HMO.

## How the Access+ HMO works

When you enroll in the Access+ HMO plan, **Blue Shield will select a primary care physician for you and each of your dependents.** At Blue Shield, we call them Personal Physicians. You and your covered dependents have the option to select different Access+ Personal Physicians and medical groups.

If you would like to change your Personal Physician prior to your Effective Date, please call Member Services at **(800) 334-5847**, 7 a.m. to 7 p.m., Monday through Friday. After your Effective Date, you may change your doctor online by logging in to **blueshieldca.com**, selecting the *My Health Plan* tab, and then choosing *View my plan summary* and *Change Personal Physician*.

To find out if your current doctor is in our network or to locate a new doctor, go to **blueshieldca.com** and click on *Find a provider now*. Under *Select a plan*, choose *CalPERS* as your medical plan and *CalPERS NetValue HMO* as your sub plan. Check *Doctors*, and then click *Advanced search* to select *HMO Personal Physicians* in the *Doctor type or specialty* field. Enter your ZIP code and click *Find now*.

If you don't have access to the Internet or need help, simply contact Member Services at **(800) 334-5847** for personal assistance.

## Call or visit us online

Go online: [blueshieldca.com/calpers](https://blueshieldca.com/calpers)

A custom Web portal for CalPERS members with full-time access to plan benefits, *Find a Provider*, health resources, wellness information, and more.

Call us: **(800) 334-5847**

From 7 a.m. to 7 p.m., Monday through Friday, our CalPERS-dedicated Member Services team is ready to help.

# comprehensive benefits

## Access+ HMO plan benefit summary

<b>Calendar-year deductible</b>	
Member	None
Family	None
<b>Physician services</b>	
Preventive health exam	No charge
Gynecological/well-woman exam	No charge
Pregnancy and maternity care; prenatal/postnatal office visits	No charge
Well-baby care	No charge
Immunization/inoculation	No charge
Allergy testing/treatment	No charge
Office/home visits	\$15/visit
Urgent care	\$15/visit
Infertility testing and treatment	50% of allowable amount
Physician inpatient hospital visits	No charge
Surgery/anesthesia	No charge
<b>Access+ Specialist<sup>1</sup></b>	
Self-referral to specialists	\$30/visit
<b>Hospital services</b>	
Inpatient	No charge
Outpatient	No charge*
Ambulatory surgery centers	No charge
Ambulance services	No charge
Emergency care – no copayment if hospitalized or kept for observation	\$50/visit
<b>Diagnostic X-ray/lab</b>	No charge
<b>Skilled nursing facility</b>	
Up to 100 days per calendar year	No charge
<b>Hospice</b>	No charge
<b>Mental health/substance abuse</b>	
Inpatient	No charge
Outpatient	\$15/visit

\* This excludes endoscopy (including colonoscopy), spinal injection, and cataract surgery, which will incur a \$250 copay unless performed at an ambulatory surgery center. This also excludes knee and hip surgery, which requires prior authorization and must be performed at a preferred knee and hip replacement center in order to be covered at 100%.

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**Prescriptions<sup>2</sup>**

Prescriptions for non-maintenance drugs and for the first three fills of maintenance drugs from a retail pharmacy (up to a 30-day supply)	\$5 generic \$20 formulary brand-name \$50 non-formulary brand-name
Prescriptions for maintenance drugs from a retail pharmacy after the first three fills (up to a 30-day supply)	\$10 generic \$40 formulary brand-name \$100 non-formulary brand-name
Prescriptions for maintenance drugs by mail order (up to a 90-day supply)	\$10 generic \$40 formulary brand-name \$100 non-formulary brand-name
Prescriptions for specialty drugs	\$30
Maximum annual out-of-pocket payments for mail-service prescription drugs <sup>3</sup>	\$1,000

**Vision care**

Eye refraction to determine need for corrective lenses (This service is limited to one visit per calendar year for members age 18 and older; no limit on number of visits for members under age 18.)	No charge
Eyeglasses – not covered, except for those that are necessary after cataract surgery	20% discount available <sup>4</sup>

**Hearing-aid services**

Evaluation	No charge
Hearing aid – up to a maximum of \$1,000 per member, every 36 months for both ears for the hearing-aid instrument and ancillary equipment	Charges in excess of \$1,000

**Durable medical equipment, including orthoses and prostheses**

No charge

**Physical/occupational/speech therapy**

Inpatient visits at a hospital or skilled nursing facility	No charge
Outpatient and home visits	\$15/visit

**Maximum calendar-year copayments**

Member	\$1,500
Family	\$3,000

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This chart is a summary of the Access+ plan benefit coverage. It is not a contract. For complete details, please visit our website, [blueshieldca.com](http://blueshieldca.com), where you can find in-depth information about the plan, as well as download the Access+ HMO Evidence of Coverage and Disclosure Form. Or you can contact Member Services at (800) 334-5847 if you prefer a printed copy.

# pharmacy benefits

In addition to offering a large pharmacy network that includes chains such as Walgreens, CVS, and Rite Aid, we feature a convenient mail-order prescription service.

## Filling your prescription at a local pharmacy

You can locate a network pharmacy by calling Member Services at **(800) 334-5847** or by visiting the *Pharmacy Benefits* section of our website at [blueshieldca.com/calpers](http://blueshieldca.com/calpers).

## Copayments for prescription drugs (up to a 30-day supply) filled at a retail pharmacy

<u>Prescriptions for non-maintenance drugs and for the first three fills of maintenance drugs*</u>	<u>Prescriptions for maintenance drugs after the first three fills</u>
\$5 generic	\$10 generic
\$20 formulary brand-name	\$40 formulary brand-name
\$50 non-formulary brand-name	\$100 non-formulary brand-name

## Or through the mail

Blue Shield provides access to pharmacy mail service<sup>5</sup> through PrimeMail,<sup>®</sup> which offers you the convenience of receiving up to a 90-day supply of covered maintenance drugs delivered to your home or office, with no charge for shipping. PrimeMail also offers you savings, as you will pay only one-third of the retail pharmacy copayment for the same amount of covered maintenance drugs.

### Mail-service prescription drugs (90-day supply)

\$10 generic
\$40 formulary brand-name
\$100 non-formulary brand-name

To receive medications from PrimeMail, complete the enclosed New Prescription Order Form in the back of this brochure and send it with your original prescription(s), and if applicable, the mail-service copayment for each drug, in the enclosed envelope.

For new prescriptions, please allow 10 to 14 days to receive your covered maintenance medications through PrimeMail. Once your prescription is on file at PrimeMail, please allow five to eight days to receive refills of your covered medications.

**Note:** If a brand-name drug is chosen when there are FDA-approved generic equivalents available, the cost difference between the brand-name drug and the generic equivalent drug, plus a generic copay, will apply. Non-formulary brand-name drugs, and drugs to treat erectile dysfunction, do not accumulate toward the annual \$1,000 mail service out-of-pocket maximum.

\* Maintenance drugs are prescribed to treat chronic health conditions such as asthma, diabetes, high blood pressure, or high cholesterol, and are taken on an ongoing, regular basis to maintain health. You can view the list of covered maintenance drugs by visiting the *Pharmacy Benefits* section of our website at [blueshieldca.com/bsc/calpers/member/pharmacy](http://blueshieldca.com/bsc/calpers/member/pharmacy).

### **About our drug formulary**

The Blue Shield Drug Formulary is a comprehensive list of preferred generic and brand-name drugs. Drugs in the formulary have been evaluated by Blue Shield's pharmacy and therapeutics (P&T) committee to ensure they are safe and effective. P&T committee members are physicians and pharmacists in community practice, not employees of Blue Shield. The committee bases its decisions on the medical evidence for a drug's safety and effectiveness, and for how it compares with other drugs covered in our drug formulary.

You can help lower your out-of-pocket prescription drug costs by requesting formulary drugs and generic medications when you see your doctor. Drugs listed on the formulary are usually covered at a lower copayment than non-formulary drugs. To see our drug formulary, visit [blueshieldca.com](https://blueshieldca.com) and click on *Pharmacy* under *Blue Resources*.

### **Save with generic drugs**

Using generic drugs instead of brand-name drugs is one of the easiest ways you can reduce your out-of-pocket prescription drug costs, as generic drugs typically cost less than brand-name drugs.

When a new drug is introduced, it is initially available as a brand-name drug and is produced and sold by the original manufacturer. Once the original manufacturer's patent expires, other companies can produce generic versions of the brand-name drug.

All generic drugs are approved to be safe and effective by the U.S. Food and Drug Administration (FDA). Generics contain the same active ingredients as their brand-name counterparts. The FDA requires generic drugs to be the same in dosage, performance, safety, strength, quality, and usage as the brand-name drug. Ask your doctor if a generic drug is right for you.

### **Specialty drugs**

Specialty drugs are injectable or oral medications that are prescribed to treat complex health conditions such as cystic fibrosis, multiple sclerosis, psoriasis, or cancer. Specialty drugs can be filled through our two contract network specialty pharmacies, Curascript and Caremark.

Prescriptions for specialty drugs are available for up to a 30-day supply per fill, with a copayment of \$30. A complete list of specialty drugs is available at [blueshieldca.com/bsc/calpers/member/pharmacy](https://blueshieldca.com/bsc/calpers/member/pharmacy) under *Drug Database & Formulary*.

# the value of Access+

## **Self-refer to a specialist**

With Access+ *Specialist*<sup>1</sup> you can self-refer to a participating specialist in the same medical group for a fixed office copayment of \$30 per visit.

## **Money-back guarantee**

Your plan's Access+ *Satisfaction*<sup>®</sup> service will refund your office visit copayment if you are ever dissatisfied with your Access+ doctor visit.

## **NurseHelp 24/7**

You can talk to a registered nurse anytime for medical support with NurseHelp 24/7. Services are confidential and available online and over the phone, toll-free.

## **LifeReferrals 24/7**

With our LifeReferrals 24/7 service, you have access to support and advice from experienced professionals in all areas of life, including child and elder care, relationships, support for chronic conditions, and financial and legal issues. Face-to-face counseling sessions are also available.

## **Ask the Pharmacist**

Ask questions about your medications via email and get confidential answers from a University of California, San Francisco, pharmacist within 48 hours.

## **Healthy Lifestyle Rewards**

Members age 18 and older can earn up to \$200 per year by enrolling in online, interactive programs designed to help them improve their health. You can address your health and fitness goals with programs in:

- Exercise
- Nutrition
- Smoking cessation
- Stress
- Weight management
- Emotional wellness

Healthy Lifestyle Rewards also gives you online access to progress tracking tools for logging weight, nutrition, exercise, and stress, as well as interactive tools for diet management, fitness planning, meal planning, and shopping.

### **Covered when you travel**

You can receive emergency and urgent care from doctors and hospitals while on vacation or traveling for business anywhere in the world. And, if you use the BlueCard® Program, you will pay only your regular copay at the time of service and will not have any claim forms to fill out when you return.

Providers in more than 200 countries belong to the BlueCard Worldwide® Network, and 85% of providers in the United States belong to BlueCard's national network. Of course, you should always call 911 or seek care at the nearest medical facility if you reasonably believe that you have a medical condition that requires an emergency response.

### **Away From Home Care**

You and your family can stay covered with HMO benefits for extended periods with the Away From Home Care® program.<sup>6</sup> Students, long-term travelers, and families living apart can rely on access to health care across the country. Away From Home Care is available in 33 states; HMO benefits vary by state. Call **(800) 622-9402** for more information about coverage.

### **Health management programs**

Our health management programs offer you support with chronic conditions by showing you how to take an active role in managing your condition. You can receive interactive online support, educational materials, and access to a nurse anytime you have questions. These programs provide support for:

- Asthma
- Diabetes
- Coronary artery disease (CAD)
- Heart failure
- Chronic obstructive pulmonary disease (COPD)
- Prenatal education

### **Transitions of care program**

This outreach program is designed to provide guidance on the transition to and from hospital and home. A registered nurse will contact you to discuss your surgery or acute condition, what to expect, what to ask your physician, and how to prepare for the return home. The nurse will follow up with a call to you after discharge to assess any unmet recovery needs and provide information regarding a safe recovery.

### **Blueshieldca.com**

Once you have registered at **blueshieldca.com** as a member, you will be able to manage your plan online, from changing your doctor to reviewing your plan's details and getting new member ID cards. The *My Health Plan* section is packed with features that allow you to easily:

- Change your Personal Physician
- Order replacement ID cards and verify benefits for certain services
- View claims and check drug coverage
- Review highlights and details of your health plan coverage
- Confirm coverage effective dates for you and your family

### **Shield Connect**

When you register on **blueshieldca.com**, you'll automatically receive our *Shield Connect* newsletter every other month. This online newsletter will keep you current on benefits and services available to you throughout the year.

### **Ask & Answer**

In this online community, our members have the opportunity to find and share information in 20 different health and wellness categories, including Women's Health, Positive Parenting, and Ask the Expert.

### **Member Stories**

This inspiring and supportive online community gives members a forum to share personal health triumphs and challenges, using their own words, pictures, and videos.

### **Ratings & Reviews**

This online feature lets members publicly rate their health plan and share their experiences with other members and with Blue Shield.

### **Reach your doctor online**

Communicate with your doctor through Patient Ally, an easy-to-use, secure Web-based tool. Ask your doctor if he or she participates before using the service.

### **Hospital Comparison Tool**

This interactive tool helps you decide which hospital or facility best suits your needs by offering quality, patient satisfaction, and cost information for over 150 procedures, conditions, and diagnoses.

### **Drug Interaction Checker**

Check for interactions among your prescription drugs, over-the-counter medications, dietary supplements, and herbal products.

### **Symptom Checker**

This interactive, educational tool helps you pinpoint a particular symptom and then find information that helps explain its cause.

### **Hearing and visual resources**

You have access to resources and lists of groups that offer guides and assistance with hearing and visual impairments.

### **Health library**

We've compiled a comprehensive selection of information on [blueshieldca.com](https://www.blueshieldca.com), for convenience and easy reference. You can research a variety of health topics, including:

- Fitness and exercise
- Healthy eating
- Healthy weight
- Workplace health
- Common health conditions
- Disease and injury prevention
- Complementary and alternative health

# discount programs

Your wellness is important to us. To make it easier for you to take better care of yourself, we offer a wide range of member discounts on popular programs<sup>4</sup> that can help you save money and get healthier:

## **Discount Vision Program**

Members have access to participating providers in the Discount Vision Program network<sup>7</sup> and can get a 20% discount for the following:

- Routine eye examinations
- Frames and lenses
- Photochromic lenses
- Tints and coatings
- Extra pair of glasses
- Nonprescription sunglasses
- Contact lenses (except disposable or replacement)

## **LASIK discounts**

Members can receive 20% off LASIK laser vision correction surgery through QualSight providers and 15% off from TLCVision and NVision providers in California. They can receive 10% off from TLCVision providers outside of California.

## **Health and wellness products**

Receive online discounts off suggested manufacturer's retail price on a broad selection of quality health-improvement products, with free shipping on most items. These include:

- Vitamins
- Herbal supplements
- Homeopathic remedies
- Diet and sports nutrition
- Yoga and fitness equipment
- Personal body care
- Health and wellness books, audio, and DVD products

## Alternative care discount programs

### Acupuncture services

Members receive 25% off the usual and customary fees for:

- Examinations
- Acupuncture or electro-acupuncture
- Adjunctive therapeutic procedures

### Chiropractic services

Members receive 25% off the usual and customary fees for:

- Examinations
- Manipulative treatment
- Adjunctive therapeutic procedures

### Massage therapy

Members receive 25% off the usual and customary fees for massage therapy visits.

Techniques may include:

- Swedish massage
- Deep-muscle massage
- Deep-tissue massage

These discount 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. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program. Members who are not satisfied with products or services received from the discount program may use Blue Shield's grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs are administered by or arranged through the following independent companies:

Alternative Care Discount Program – American Specialty Health Networks, Inc. (ASH Networks)

Discount Vision Program – MESVision

Weight control – WeightWatchers North America

Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport

Health products (excluding prescription drugs) – Drugstore.com inc.

LASIK – Laser Eye Care of California, LLC, QualSight, Inc., and TLCVision Corporation.

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs. The Discount Vision Program network is currently available in Arizona, California, Colorado, Idaho, Nevada, Utah, Oregon, Texas, and Washington.

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### **Weight Watchers**

Save while you lose those extra pounds and keep them off:

- Online savings – Special rates on 3- and 12-month subscriptions
- At-home kits – Special member pricing of \$124.90 for each kit
- Monthly pass – Special rates for unlimited local meetings each month, plus free eTools

### **24 Hour Fitness**

Now it is easier to get in shape and stay fit:

- Waived enrollment and processing fees
- Discounted initiation fees and monthly dues – as low as \$24.99 a month

### **Drugstore.com**

Pay less when you shop for health and wellness products at [drugstore.com](http://drugstore.com):

- 5% off all orders placed through the Category Store
- 5% off all purchases of the True Fit vitamin and supplement product line
- 15% discount for contact lenses (first-time customers) and 5% for subsequent orders
- 5% back in rewards for every eligible purchase made through the drugstore.com dollars program

# still have questions?

Call or visit us online.

Go online: **[blueshieldca.com/calpers](https://blueshieldca.com/calpers)**

A custom Web portal for CalPERS members  
with full-time access to plan benefits,  
*Find a Provider*, services, and more.

Call us: **(800) 334-5847**

From 7 a.m. to 7 p.m., Monday through Friday,  
our CalPERS-dedicated Member  
Services team is ready to help.

# Access+ HMO service area

Alameda

Butte

Contra Costa

El Dorado\*

Fresno

Glenn

Humboldt

Imperial

Kern\*

Kings

Los Angeles

Madera

Marin

Mariposa

Merced

Nevada\*

Orange

Placer\*

Riverside

Sacramento

San Bernardino\*

San Diego\*

San Francisco

San Joaquin

San Luis Obispo

San Mateo

Santa Barbara

Santa Clara

Santa Cruz

Solano

Sonoma

Stanislaus

Tulare

Ventura

Yolo

\* The Access+ HMO plan is available only in portions of these counties. To find out if the Access+ service area includes the zip code where you reside or work, please contact Member Services at **(800) 334-5847**. You may also use CalPERS online service, the *Health Plan Search by ZIP Code*, available at [www.calpers.ca.gov](http://www.calpers.ca.gov) and on my | CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov).

## Endnotes

- 1 The Access+ Specialist option allows HMO members direct access to participating specialists in the same medical group or IPA as their Personal Physician. Not all medical groups or IPAs participate in this program.
- 2 If a brand-name drug is chosen when there are FDA-approved generic equivalents available, then the cost difference between the brand-name drug and the generic equivalent drug, plus a generic copay, will apply. Exceptions for medical necessity are available via prior authorization; if approved, the applicable brand copay applies.
- 3 Non-formulary brand-name drugs and drugs to treat erectile dysfunction do not accumulate toward the annual \$1,000 mail service out-of-pocket maximum.
- 4 These discount 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. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program. Members who are not satisfied with products or services received from the discount program may use Blue Shield's grievance process described in the Grievance Process section of the Evidence of Coverage or Certificate of Insurance/Policy. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs are administered by or arranged through the following independent companies:

Alternative Care Discount Program – American Specialty Health Networks, Inc. (ASH Networks)

Vision Discount Program – MESVision

Weight control – WeightWatchers North America

Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport

Health products (excluding prescription drugs) – Drugstore.com inc.

LASIK – Laser Eye Care of California, LLC, QualSight, Inc., and TLCVision Corporation.

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs. The Discount Vision Program network is currently available in Arizona, California, Colorado, Idaho, Nevada, Utah, Oregon, Texas, and Washington.

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- 5 Your mail-service benefit does not provide coverage for prescriptions used to treat short-term conditions, such as antibiotics or drugs used on an as-needed basis, including drugs for pain. In addition, home self-injectable drugs are not covered under the mail-service benefit. This program applies to outpatient prescription drug benefits available through plans underwritten by Blue Shield of California and Blue Shield of California Life & Health Insurance Company (individually and/or collectively referred to as Blue Shield).
- 6 Availability varies from area to area. The coverage through the Away From Home Care program is that of the host plan, not the coverage offered by Blue Shield of California. For more information, please call **(800) 622-9402**.
- 7 Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

## **Notice on the Availability of Language Assistance Services to Accompany Vital Documents Issued in English**

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

**IMPORTANTE:** ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda gratuita, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198.  
(Spanish)

**重要通知：**您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。  
(Chinese)

**QUAN TRỌNG:** Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198.  
(Vietnamese)



sign and return to  
make life a little  
more predictable

For more information:

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

Call Member Services at  
**(800) 334-5847**