

CalPERS Blue Shield of California 2012 HMO Benefits

Blue Shield of California – quality care at an affordable cost



Our mission is to provide **Californians** with access to **high-quality** health care at an **affordable price**.

One of the largest HMO network in the state - providing CalPERS members with more choice

- 35,000+ physicians
- 290+ hospitals

70+ years of experience as a not for profit California based health plan

Access+ and NetValue HMO plans

Two HMO plan options with fix co-payments for covered services

Access+ HMO

- Offers full network coverage and comprehensive benefits, low co-pays, no paperwork for office visits, predictable cost structure, and the ability self refer any time

NetValue HMO (Exclusively for CalPERS members)

- Offers the **exact same** comprehensive benefits, low co-pays and predictability, but at a lower monthly rate, due to a smaller, more select network

Similarities	Differences
Exact same benefits	Size of the network
High-quality providers and facilities	Monthly premium

The providers you trust



Bay Area

Contra Costa, San Francisco, and San Mateo counties

The NetValue™ HMO plan network includes these local medical groups and independent practice associations:

Contra Costa

- John Muir Physician Network

The NetValue HMO plan network also includes the same local hospitals as the Access+ HMO[®] network:

- Doctors Medical Center Pinole Campus
- Doctors Medical Center San Pablo Campus
- John Muir Behavioral Health Center
- John Muir Medical Center Concord Campus
- John Muir Medical Center Walnut Creek Campus
- San Ramon Regional Medical Center*

- San Francisco**
- Brown & Towland Medical Group
 - Chinese Community Healthcare Association
 - Hill Physicians Medical Group San Francisco

- Chinese Hospital
- Medical Center at UCSF[®]
- St. Francis Memorial Hospital
- St. Mary's Medical Center
- UCSF Mount Zion Medical Center

- San Mateo**
- Hill Physician Medical Group San Francisco
 - Sequoia Physicians Network

- Menlo Park Surgical Hospital
- Mills-Peninsula Health Center
- Mills-Peninsula Medical Center
- San Mateo Medical Center
- Sequoia Hospital District
- Seton Medical Center
- Seton Medical Center Coastside

*Preferred center for knee and hip replacement surgery



The providers you trust

South Bay

Santa Clara and Santa Cruz counties

The NetValueSM HMO plan network includes these local medical groups and independent practice associations:

Santa Clara • Santa Clara County IPA

The NetValue HMO plan network also includes the same local hospitals as the Access+ HMO[®] network:

- El Camino Hospital
- El Camino Hospital Los Gatos
- Good Samaritan Hospital
- Mission Oaks Hospital
- O'Connor Hospital
- Regional Medical Center of San Jose
- St. Louise Regional Hospital
- Stanford Medical Center

Santa Cruz • Physicians Medical Group of Santa Cruz County

- Dominican Santa Cruz Hospital
 - Sutter Maternity and Surgery of Santa Cruz
 - Watsonville Community Hospital
-

Access+ and NetValue benefit summary

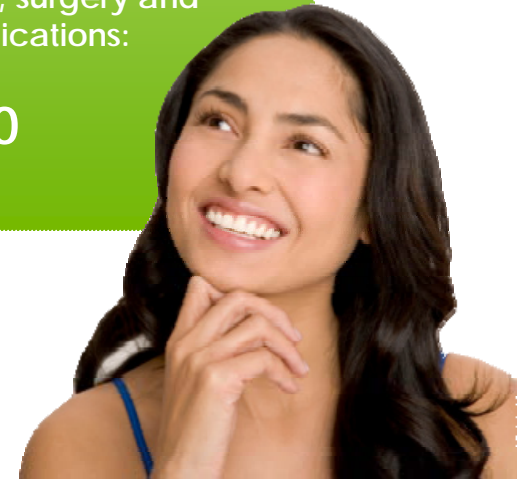
Deductible	\$0
Service	Co-pay
Preventive visits	\$0
Immunizations	\$0
Surgery	\$0
Hospital inpatient /outpatient	\$0/\$250
Ambulatory surgery center	\$0
Physician office visits	\$15
Urgent care center	\$15
Self referral to specialist	\$30
Emergency room	\$50

Zero!!
zilch,
nada,
nothing!



*Exception: there is a \$250 co-pay for endoscopies, spinal injections and cataract surgeries. A complete description of the benefits, exclusions and limitations of the plan can be found in the Evidence of Coverage and Disclosure booklet.

NetValue and Access+: fixed costs for standard care services



2012 Pharmacy benefit co-pays

Access+, NetValue HMO and the Supplement to Medicare

Retail prescriptions for non-maintenance drugs, or for the first 3 months of maintenance drugs (up to a 30-day supply)	PrimeMail* (mail service pharmacy) prescriptions for maintenance drugs (up to a 90-day supply)
<p>\$5 generic drugs</p> <p>\$20 formulary brand-name drugs</p> <p>\$50 non-formulary brand-name drugs</p> <p>\$35 specialty drugs*</p> <p>50% of the prescription cost[‡] for drugs to treat erectile dysfunction</p> <p>\$40 Non-formulary drug co-pay reduction with approved prior authorization</p> <p>Member pays the difference between the brand & generic cost plus a generic co-pay when a FDA-approved generic equivalent is available</p> <p>The applicable mail service co-pay applies to maintenance drugs filled at retail pharmacies after the first 3 months of the prescription</p>	<p>\$10 generic drugs</p> <p>\$40 formulary brand-name drugs</p> <p>\$100 non-formulary brand-name drugs</p> <p>\$70 Non-formulary drug co-pay reduction with approved prior authorization</p> <p>Member pays the difference between the brand & generic cost plus a generic co-pay when a FDA-approved generic equivalent is available</p>

* from a Blue Shield network specialty pharmacy

‡ based on the rate contracted by Blue Shield with the pharmacy

2012 benefit change: knee & hip replacement facility change

Physician referral for knee & hip replacement to 16 Blue Distinction Centers®

- Effective 1/1/2012, there will be a \$0 co-pay for knee & hip replacement surgery when referred to one of 16 Blue Distinction Centers across the State. If a facility outside of this network is used, members will be responsible for all associated costs.
- Blue Distinction Centers – Recognized for Quality
- Facilities within Blue Shield's network of hospitals that are recognized nationally for distinguished clinical care and processes by the Blue Cross and Blue Shield companies
- Studies indicate that Blue Distinction Centers have better overall outcomes and lower costs for certain procedures when compared to non-designated medical facilities

Blue Distinction Centers for knee and hip replacement*



- UC Davis Medical Center
- Methodist Hospital of Sacramento
- Medical Center at UCSF
- San Ramon Regional Med Center
- Community Medical Center Fresno
- Doctors Medical Center Modesto
- Huntington Memorial Hospital
- Torrance Memorial Med Center
- Arroyo Grande Community
- Loma Linda University
- Orange Coast Memorial
- St. Joseph Hospital
- St. Jude Hospital
- John F. Kennedy Memorial
- Sharp Coronado
- Sharp Memorial

If the recommended facility is located more than 50 miles from the members' home, a travel benefit for transportation, hotel and meals will be provided to the CalPERS member and travel companion.

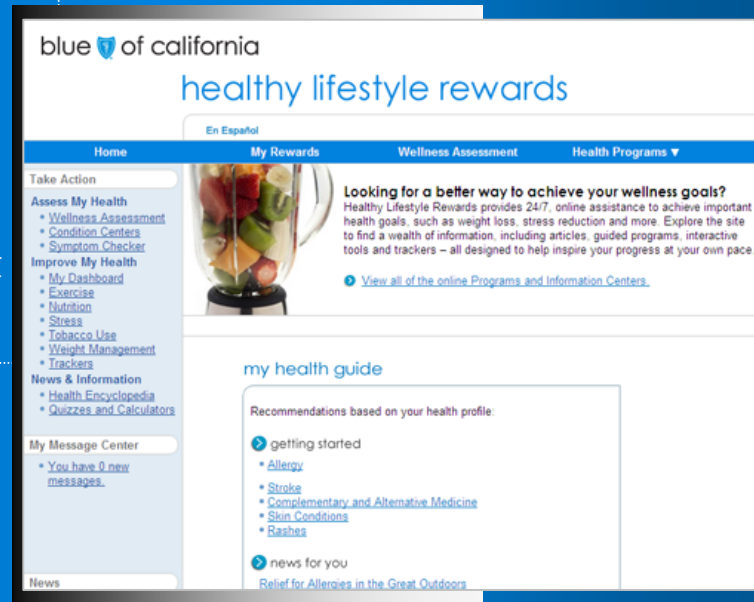
Live healthier and earn money with Healthy Lifestyle Rewards programs

All members over the age of 18 can **earn up to \$200** each year!


Online, interactive programs designed to help you adopt and maintain a healthier lifestyle

Programs available:

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



Complete the Wellness Assessment in 15 minutes and earn your first \$50!

blue  of california

healthy lifestyle rewards

En Español Ken Cookie [settings](#) | [log out](#)

Home My Activities Wellness Assessment Health Programs Health Tools

wellness assessment

Whether you think you're perfectly healthy or know you have a few areas you can work on, taking the Wellness Assessment may be the smartest thing you can do for your health.

Your privacy in taking this assessment is something we take very seriously. Please see our [privacy policy](#) for details on how we protect you.

Secure Messages (0 new) My Activities ([check status](#))

About You: Enter your personal information below.

What is your height?

What is your weight?
 lbs

What is your waist measurement?
 inches (Measure around your bare abdomen just above your hip bone. Tape should be snug and parallel to the floor.)

What is your ethnic origin?
(Optional) [Why is this important for evaluating my health risks?](#)

- Asian
- Black or African-American
- Hispanic or Latino
- Indian
- American Indian or Alaska Native
- Native Hawaiian or other Pacific Islander
- White/Caucasian
- Multi-ethnic

Support when you need it most

Disease management programs

- Registered nurses offer members information and strategies for self-management from these programs:

Asthma Management

Diabetes Management

Coronary Artery Disease (CAD) Management

Heart Failure

Chronic Obstructive Pulmonary Disease (COPD) Management

Prenatal education

Support before and after surgery

- Registered nurses help members mentally and physically prepare for and recover from any type of surgery



LifeReferrals 24/7 experts to help you handle life



Connect with experienced professionals ready to assist with personal, family and work issues.

LifeReferrals 24/7 counselors can help with:

- Resolving family relationship problems
- Managing stress
- Coping with grief and loss
- Handling workplace concerns
- **Includes 3 face-to-face sessions per 6-month period at no cost to member***

LifeReferrals 24/7 consultants can help with:

- Parenting and child care
- Adult and elder care
- Legal and mediation issues:
 - One 30-minute session per legal matter each year.
- Financial concerns:
 - 60 minutes of phone consultations per financial issue each year.

NurseHelp 24/7

a first step to prevention



Confidential, secure access to a registered nurse day or night.

Phone

- minor injuries
- common illnesses
- recent diagnoses and chronic conditions
- choosing appropriate medical care (911/ER, MD office visit, home care)
- self-care tips and treatment options
- preventive care

Online Chat

- how to take medications safely
- questions to ask your doctor
- nutrition and fitness
- chat transcript emailed
- link to articles sent via chat

Away from home care

- Covers you and your family if outside California for more than 90 days
- Offers benefits to dependents living away from home, such as students, long-term travelers, and families living apart



33 states
participate in
the program;
benefit plans
vary by state

Access to care when you travel



- **Urgent or emergency care** anywhere in the world
- The **BlueCard® Program** includes 85% of providers in the U.S. and over 200 countries worldwide
- Just show your **Blue Shield** ID card, and you'll only pay your copayment
- To locate providers outside of California, call the **800 number** on the back of your member ID card.

Online member resources



- Register online at blueshieldca.com to manage your plan options – ex: order replacement ID cards, change your Personal Physician, view claims and coverage – or access health plan benefit information



- Use **Ask the Pharmacist** for any questions you have about your medications and receive personal and confidential responses



- Check out our **comprehensive health library** for information on a variety of health topics, including fitness, healthy eating, disease prevention, and chronic or common health conditions



- Use **Find a Provider** to search for contracted personal physicians, specialists, hospitals, urgent care centers, dentists, pharmacies, and vision care providers

Exclusive to CalPERS members

CalPERS-dedicated Member Services

team is available to help with any plan-related issue 7 a.m. to 7 p.m., Monday through Friday, toll-free

CalPERS-dedicated member website

offers easy access to important benefit information, plan documents, and wellness tools and resources –
blueshieldca.com/calpers

CalPERS-dedicated bi-monthly email newsletter,

Shield Connect, offers plan benefit info and updates, as well as useful health and wellness information



blue  of california