



**Health Plan Choices:**  
Savings Plus PPO plan



Effective: January 01, 2024



# Savings Plus PPO<sup>SM</sup> plan highlights

With the Savings Plus PPO<sup>SM</sup> plan, you can see any doctor you choose for most services. You can also self-refer to specialists. You will usually pay less for services that are provided by PPO network providers.

## Plan features

**Care away from home** – You are covered for care across the United States and around the world through the BlueCard<sup>®</sup> and Blue Shield Global Core programs.

**Chiropractic and acupuncture services** – Visit any chiropractor or acupuncturist in the American Specialty Health Plans of California, Inc. (ASH) provider network.

**Emergency care** – You're covered for emergency care around the world regardless of whether the provider is in your plan's PPO network.

**Mental health and substance use disorder care** – You have access to inpatient and outpatient care for issues such as depression, alcohol/substance use disorder and mental illness. You can access these services through Blue Shield's mental health service administrator (MHSA) provider network and non-network providers.

**Preventive care** – You have access to services defined as routine preventive care. You do not have to pay a copayment or meet the plan's deductible for these services. Visit [blueshieldca.com/preventive](https://blueshieldca.com/preventive) to learn more.

**Urgent care** – For non-emergencies, you can receive care at an urgent care center. Your cost will usually be lower than the cost for a hospital emergency room visit.

**Teladoc** – With Teladoc's around-the-clock phone and online video appointments, you have access to board-certified doctors who are ready to treat many medical issues.

## Find your doctor

To find providers within California, go to [blueshieldca.com/pponetwork](https://blueshieldca.com/pponetwork) and select the type of provider you need. Enter your location, then click *Continue*.

## Pharmacy benefits

Visit [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy) to review our drug formularies and pharmacy network options. Our Blue Shield drug formularies list preferred brand-name and generic drugs. Generic drugs usually cost less than brand-name drugs. If you take medications for chronic conditions, you can fill up to a 90-day supply through our mail service pharmacy. Shipping is free, and you may save on your copay.

# Programs and services

The following programs and services are offered with the plan(s) described in this document.

**ID protection** – Protecting your financial well-being is as important as protecting your health. This is why we offer identity protection services. These include credit monitoring, identity repair assistance and identity theft insurance.

**LifeReferrals 24/7<sup>SM</sup>** – Experienced professionals are ready to help you with personal, family and work issues at any time.

**NurseHelp 24/7<sup>SM</sup>** – Registered nurses are available to answer your health questions at any time.

**Maternity Program** – This program is designed to give you and your partner digital and virtual support for your pregnancy and postpartum needs.

**Wellness discount programs** – Get help saving money and living healthier with a wide range of discount programs\* including fitness club memberships; acupuncture, chiropractic services and therapeutic massage; and eye exams, frames, contact lenses and LASIK surgery.

**Wellvolution<sup>®</sup>** – Achieve your health goals with Wellvolution, our digital platform for health and well-being. Wellvolution offers over 50 tested apps and programs to help you exercise more, eat healthier, reduce stress and more. Two popular mental health apps, Headspace and Ginger, are now available.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California.

\* These discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life or self-insured health plan apply.

The networks of practitioners and facilities in the discount programs are managed by external program administrators, 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, presentations, 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 or self-insured plan participants should access those covered services prior to using the discount program.

Members or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their *Evidence of Coverage, Disclosure Form, Evidence of Coverage and Disclosure Form, Benefit Booklet or Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice.

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