

blue  of california

**Access+ HMO**

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**NetValue HMO**

## **2014 HMO plans**

- Quality coverage • Affordable price
- Large networks of doctors and hospitals

# Great reasons to choose Blue Shield

There are many compelling reasons for you to choose a Blue Shield HMO plan. Along with our 10-year history of providing healthcare coverage to CalPERS members, here are some other reasons that could really make a difference to you:

## 1. HMO plans 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 annual costs will be with a Blue Shield HMO.

## 2. Quality network of providers.

Both our Access+ HMO<sup>®</sup> and NetValue<sup>SM</sup> HMO plans offer quality provider networks. In addition, the Access+ HMO plan offers one of the largest HMO networks of physicians and hospitals in the state.

## 3. Specialist self-referral and second opinion.

With Access+ *Specialist*,<sup>SM</sup> you can self-refer to a specialist within your medical group or IPA (Independent Practice Association) for a \$30 copay.<sup>1</sup> You may also see any contracted Blue Shield of California physician in the state for a second opinion about your diagnosis, plan of care, or recommended treatment.

## 4. Integrated medical and pharmacy benefits.

With Blue Shield's integrated benefits, you only need to carry one ID card to cover both your medical and pharmacy needs. We also have one Member Services number which can address your medical and pharmacy-related questions at the same time.

## 5. Teladoc physician services.

When your Personal Physician is not available, you can rely on Teladoc for a phone or online video consultation, saving you a trip to the emergency room. Teladoc's board-certified doctors can diagnose, treat, and prescribe medication for a variety of non-emergency medical conditions for the same copay as a visit to your doctor.

## 6. 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.

## 7. Covered when you travel.

You and your dependents are covered for urgent and emergency care while on vacation or travelling for business anywhere in the world with the BlueCard<sup>®</sup> Program. Also, the Away From Home Care<sup>®</sup> program covers students, long-term travelers, and families living apart with HMO benefits in 33 states across the country.

## 8. Not-for-profit health plan.

We're accountable to our customers and communities, not shareholders. Annually, we donate approximately \$30 million to the Blue Shield of California Foundation, which helps community clinics provide care for people without healthcare coverage, and helps facilities provide services to victims of domestic violence.

# Access+ HMO and NetValue HMO

Blue Shield's HMO plans are designed to provide you and your family with affordable care options that offer both comprehensive benefits and access to quality provider networks throughout the state. Whether you choose our Access+ HMO or NetValue HMO plan, you can expect fixed copayments for most covered services, plus no deductible and virtually no claim forms.

## What's the difference between Access+ HMO and NetValue HMO?

Access+ HMO and NetValue HMO offer the **exact same benefits**, from copays to hospitalization and everything in between. However, the NetValue network of doctors and medical groups is smaller, and therefore NetValue is less expensive.

NetValue is currently available to 86% of CalPERS members throughout the state. In these areas where NetValue is offered, we consolidate care among a more select set of medical groups that are part of the broader Access+ network. (Note: This means that many of the same Access+ doctors are also in the NetValue network.) This consolidation of providers allows us to negotiate more favorable pricing and pass these savings on to our CalPERS members in the form of lower rates.

## Which plan is right for me?

For 2014, Blue Shield was able to lower our rates in many counties, making our NetValue HMO the most affordable plan for most state and public agency employees. If you would like to save money on your monthly premiums and are comfortable with a select network, then NetValue HMO is probably the right plan for you. However, if maximum choice is most important to you, and you are willing to pay more for access to our largest HMO network of doctors and medical groups, then Access+ HMO would be the better plan for you.

## Choosing a doctor

When you enroll in the Access+ HMO or the NetValue HMO plan, **you will be asked to 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 Personal Physicians and medical groups.

To find out if your current doctor is in our network or to locate a new doctor, go to **blueshieldca.com** and select *Find a provider*. Click on *Select a plan*, and then choose CalPERS as your plan and either Access+ HMO or NetValue HMO as your sub-plan. Next choose *Doctors* and click on *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. During CalPERS Open Enrollment from September 16 to October 11, 2013 and starting January 1, 2014, Member Services will be available 7 a.m. to 8 p.m., seven days a week.

# Access+ HMO service area

The Access+ HMO plan is offered in 35 counties and includes about 300 medical groups.



\* 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 [www.my.calpers.ca.gov](http://www.my.calpers.ca.gov).

# NetValue HMO service area

The NetValue HMO plan is offered in 27 counties and includes about 190 medical groups.



\* The NetValue HMO plan is available only in portions of these counties. To find out if the NetValue 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 [www.my.calpers.ca.gov](http://www.my.calpers.ca.gov).

# comprehensive benefit summary

## for both the Access+ HMO and NetValue HMO plans

|   |                         |
|---|-------------------------|
| <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              |
| Teladoc video or phone consultation                                   | \$15/call               |
| 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               |
| Transgender surgical services   | 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<br>\$20 formulary brand-name<br>\$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<br>\$40 formulary brand-name<br>\$100 non-formulary brand-name |
| Prescriptions for maintenance drugs by mail order (up to a 90-day supply)   | \$10 generic<br>\$40 formulary brand-name<br>\$100 non-formulary brand-name |
| Prescriptions for specialty drugs   | \$30  |
| Prescription drugs to treat sexual dysfunction  | 50% of the cost of the drug   |
| Maximum annual out-of-pocket payments for mail-service formulary 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+ and NetValue 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 or NetValue 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

Blue Shield's pharmacy benefits are fully integrated with the medical benefits, offering you the convenience of one ID card and one Member Services phone number for both pharmacy and medical benefit questions.

## 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 (under the *Plans and Benefits* tab) at [blueshieldca.com/calpers](https://www.blueshieldca.com/calpers).

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

#### Prescriptions for non-maintenance drugs and for the first three fills of maintenance drugs\*

\$5 generic

\$20 formulary brand-name

\$50 non-formulary brand-name

#### Prescriptions for maintenance drugs after the first three fills

\$10 generic

\$40 formulary brand-name

\$100 non-formulary brand-name

## Mail-order prescriptions

Blue Shield provides access to pharmacy mail service<sup>5</sup> through PrimeMail, 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.

\* 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/calpers](https://www.blueshieldca.com/calpers) and clicking on the *Plans and Benefits* tab.



## Brand-name drug prescriptions

If a non-formulary brand-name drug is chosen when there are FDA-approved generic equivalent drugs available, the cost difference between the brand-name drug and the generic equivalent drug, plus a generic copay, will apply.<sup>2</sup>

## 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. Ask your doctor to prescribe generic medications when it's right for you, or ask your pharmacist to fill your prescription with a generic version whenever possible.

## Specialty drugs

Specialty drugs are medications that are prescribed to treat complex health conditions such as cystic fibrosis, multiple sclerosis, psoriasis, or cancer, and may require additional training for safe use. 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/calpers](https://blueshieldca.com/calpers). Click on the *Plans and Benefits* tab, select *Pharmacy Benefits*, then *Pharmacy Resources*, and finally, *Drug Database & Formulary*.

## Out-of-pocket expenses

Your maximum annual out-of-pocket payment for covered formulary prescription drugs filled by PrimeMail is \$1,000. (Non-formulary brand-name drugs, and drugs to treat sexual dysfunction, do not accumulate towards this mail-service out-of-pocket maximum.) Once you have paid \$1,000 for formulary mail-service prescriptions, you will pay \$0 for formulary prescriptions filled at PrimeMail for the remainder of the year.

## About our drug formulary

The Blue Shield Drug Formulary is a comprehensive list of preferred generic and brand-name drugs. 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 in 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 the *Pharmacy* tab.

# plus lots more

## Additional care options

### 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.

### Teladoc

Get 24/7 access to board-certified California doctors who can diagnose, treat, and prescribe medication for a variety of non-emergency medical conditions such as allergies, urinary tract infections, and respiratory infections when your Personal Physician is not available. There is a \$15 copay for a Teladoc consultation.

If you are experiencing non-emergency symptoms, you can simply log in to your Teladoc account or call Teladoc directly to request a phone or online video consultation. The average call-back time is 22 minutes.

### 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.

### 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 providers in 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<sup>®</sup> Network, while 91% of physicians and 96% of hospitals 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 and wellness programs

### Daily Challenge

You can take a small step each day on the path to better health with this engaging, interactive program. Daily Challenge™ encourages you every day with an email to perform one simple wellness-related task. CalPERS members 18 years and older who sign up for Daily Challenge have multiple chances to win cash drawings up to \$250. Earn points, connect with others, and build a support network as you explore techniques to improve these areas of your life:

- All-day energy
- Better eating
- Fit at work
- Stress relief

### Condition Management Programs

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

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

### Prenatal Program

If you are pregnant, you have 24/7 access to nurse support through a toll-free nurse line. You can also receive a popular pregnancy or parenthood book and a wide range of educational materials on prenatal and postpartum health.

### 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.

# plus lots more

## Other services and resources

### **Blueshieldca.com**

Once you have registered at **blueshieldca.com** as a member, you will be able to manage your health plan online, from changing your Personal Physician to accessing your plan benefits and downloading your member ID cards. The *My Health Plan* section is packed with features that allow you to easily:

- Change your Personal Physician or find a new provider
- Order replacement ID cards
- Review highlights and details of your health plan coverage
- Confirm coverage effective dates for you and your dependents
- Access health resources, wellness programs, and more

### **Blue Shield's mobile website**

As a member, you can use the same online user name and password to access our mobile website or register on our website using your mobile device. The mobile website offers quick and easy access to key plan and benefits information you may need when "on the go" such as copays, your member ID card, or turn-by-turn directions from your current location to the closest emergency room or urgent care center. To access Blue Shield from your mobile device, just enter **blueshieldca.com** into your mobile browser.

### **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.

### **Team Shield**

Getting help is now as easy as connecting on Facebook! Visit Team Shield on Facebook (**facebook.com/blueshieldca**) or Twitter (**@teamshieldbsc**) for easy and fast customer service.

### **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.

## **Health Library**

We've compiled a comprehensive selection of information on [blueshieldca.com](https://www.blueshieldca.com) for convenience and easy reference. Here you can:

- Research health-related topics – from specific conditions, medical tests, and medications to support groups and alternative medicine
- Receive reliable information on complementary treatments and alternatives to Western medicine
- Learn about your body's systems and how they work together to keep you healthy
- Understand how to apply first aid – from baby rashes to broken toes and other everyday maladies

## **Ratings & Reviews**

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

## **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+ or NetValue doctor visit.

## **Ask the Pharmacist**

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

## **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.

## **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.

# 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<sup>4</sup> on popular programs that can help you save money and get healthier:

## **Discount Vision Program**

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

- Routine eye examinations
- Frames and lenses (including photochromic)
- Tints and coatings
- Extra pair of glasses
- Non-prescription sunglasses
- Hard contact lenses

## **LASIK discounts**

Members can save an average of \$1200 per LASIK vision correction surgery through QualSight providers and receive a 15% discount from Laser Eye Centers.

## **My2020EyesDirect.com**

Members receive 20% discounts when shopping online for prescription eyeglasses, sunglasses, and readers.<sup>7</sup> Vision plan benefits are applied instantly when you are logged in as a Blue Shield vision member.

## **MESVisionOptics.com**

Members receive competitive prices on many contact lens brands as well as a selection of sunglasses, reading glasses, and eye care accessories. Free shipping is available for all orders over \$50.00.

## **Weight Watchers**

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

- Online savings – Special rates on three- and 12-month subscriptions
- 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 with:

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

## Alternative Care Discount Program

### 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

### 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

## Endnotes

- 1 The Access+ Specialist<sup>SM</sup> 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 sexual 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 networks 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 Systems, Inc. and American Specialty Health Networks, Inc.
- Discount Vision Program and MESVisionOptics.com – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness
- LASIK – QualSight, Inc.
- My2020EyesDirect.com – Advanced Digital Eyewear, Inc.

The Discount Vision Program network is currently available in Arizona, California, Colorado, Idaho, Nevada, Oregon, Texas, Utah, and Washington.

- 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.
- 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 Requires a prescription from your doctor or licensed optical professional.

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# 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, services, *Find a Provider*, 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.

## **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)



For more information, visit  
**[blueshieldca.com/calpers](http://blueshieldca.com/calpers)**

Or call Member Services  
at **(800) 334-5847**

sign & return to  
enjoy all the plusses  
of quality coverage

fold over to  
create pocket

fold over to  
create pocket

To locate a doctor, visit  
**[blueshieldca.com/  
findaprovider](http://blueshieldca.com/findaprovider)**.