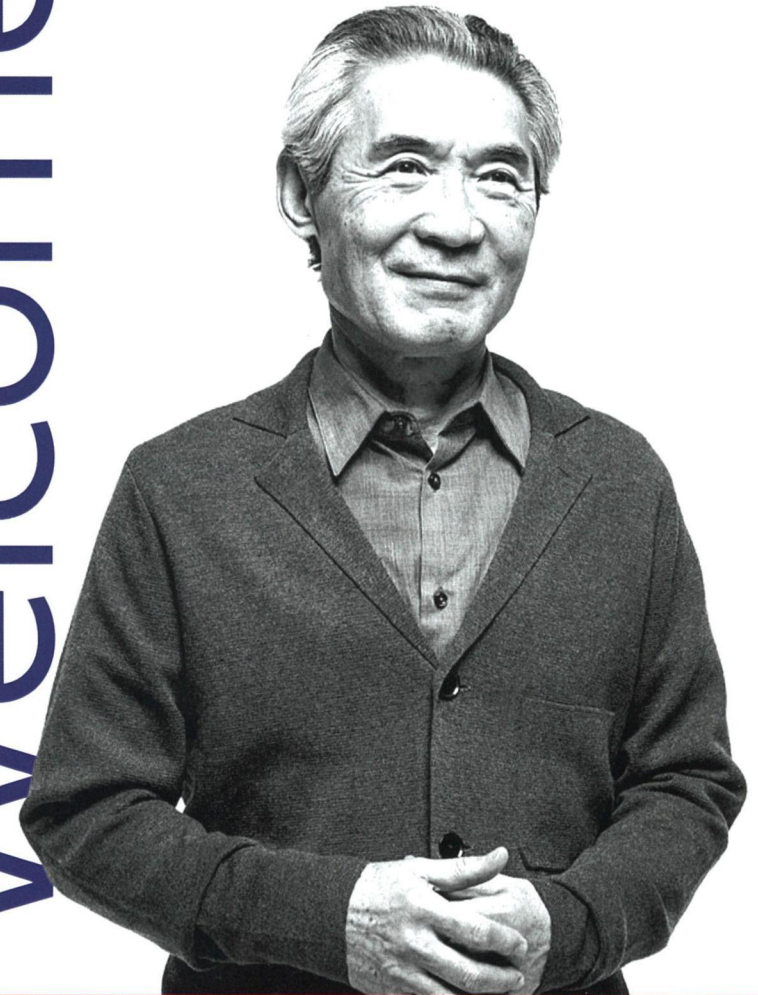




2025 Blue Shield Medicare (PPO) Plan Guide

Your health is our priority

Welcome



blueshieldca.com/medicare

Blue Shield of California is an independent member of the Blue Shield Association
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Dear Sample,

Welcome to Blue Shield of California. We look forward to being here for you. This guide makes it easy to begin using your new coverage, showing you where to find what you need. Let's start with your key plan information:

Subscriber ID: 999999999

Plan name: Member Handbook

Employer group: SFHSS

Effective date:

As you transition to your new coverage, rest assured that your plan provides access to quality care through an extensive network of healthcare providers – all designed to exceed your expectations.

For information or assistance regarding your new plan, our dedicated Customer Service team for San Francisco Health Service System (SFHSS) retirees is ready to help at **(800) 370-8852 (TTY: 711)**, 8 a.m. to 8 p.m., seven days a week.

Thank you for placing your trust in us. We are here to support you on your healthcare journey.

Sincerely,

Blue Shield of California

Please refer to your *Evidence of Coverage* (EOC) for a complete description of plan benefits, exclusions, copayments, limitations, conditions of coverage, out-of-area services, how to submit a claim, and member rights and responsibilities.

Registering your new Blue Shield account

It's easy to find doctors, manage prescriptions, and more with your online account. Go to blueshieldca.com/register to get started.

With your online account, you can:



Check benefits and costs

Select *Benefits* to scroll through your key health plan information in one convenient place.



Access your Message Center

We will send important updates to your safe and secure Message Center.



Schedule a virtual doctor visit 24/7/365

Talk with a Teladoc doctor anytime via phone or video to get treatment for non-emergency conditions.



Find doctors and specialists

Use our *Find a doctor* tool to quickly and easily locate healthcare providers near you. This includes out-of-state providers nationwide who are available through the BlueCard® Program.

Tip: You may also wish to download the Blue Shield of California app on the App Store® or Google Play™. It puts your digital ID card and important plan messages right at your fingertips. You can use the same login for the app as your online account.

How to access care

Your Blue Shield Medicare (PPO) plan offers you dependable access to quality care.



Provider directory and pharmacy directory

Our online search tool at blueshieldca.com/fad can help you locate in-network doctors, hospitals, facilities, pharmacies, and other healthcare professionals that provide covered services to our members.



Your doctor

As a PPO plan member, you may select a provider to be your Physician of Choice (POC). Simply, this is the doctor you see routinely and turn to first for advice or treatment. Choosing a POC is optional, and you have the flexibility to pick one from outside your plan's provider network.



Care Navigators

Our Care Navigators are here to make getting care as easy as possible. They are your own personal advocates who work directly with medical offices on your behalf. They can help you:

- Schedule appointments with a doctor or a specialist, including mental health care.
- Obtain referrals, prior authorizations, and test results.
- Handle any issues you may have in obtaining care.

To speak with a Care Navigator, call Customer Service at **(800) 370-8852 (TTY: 711)**, 8 a.m. to 8 p.m., seven days a week.



Shield Support*

Are you managing a health condition? We have a team of care managers, including registered nurses, that can act as an advocate for you and your family. The team offers personalized support to help you navigate the healthcare system or manage your condition – at no additional charge. To enroll in Shield Support, call **(877) 455-6777 (TTY: 711)**, 8 a.m. to 5 p.m. Pacific time, Monday through Friday.



In-network California providers

In-network providers include the doctors, medical groups, hospitals, and other healthcare facilities that have an agreement with us to deliver covered services to members in our plan.

In-network providers outside of California

The BlueCard® Program gives you access to Blue plan providers when you're outside of California. Many providers in the United States are part of the BlueCard national network.

When you receive care from a BlueCard provider, show your Blue Shield ID card and you won't need to fill out a claim form. The provider will bill the Blue plan in that state. We will pay the Blue plan for your care so it's convenient for you and the doctor.

For example, if you saw a doctor in New Mexico who is part of the local Blue plan's network, that provider would bill Blue Cross and Blue Shield of New Mexico.

To find an in-network BlueCard provider, visit blueshieldca.com/sfhss-retirees and select the *Providers outside of California* link. This takes you to the BlueCard Program's website. Or you can call BlueCard at **(800) 810-BLUE (2583)**, seven days a week, 24 hours a day.

Seeing an out-of-network provider

We know that having access to your trusted doctors is important. With your Blue Shield Medicare (PPO) plan, you have the flexibility to see out-of-network doctors, in California and out of state. You should check that the doctor participates in Medicare and is willing to bill the local Blue plan directly.

For example, an out-of-network doctor in California would bill Blue Shield of California. An out-of-network provider in Arizona would bill Blue Cross Blue Shield of Arizona.



What is an out-of-network provider?

Out-of-network providers are healthcare professionals, medical groups, hospitals, and other facilities that don't have an agreement with us to deliver covered services. However, you're still covered under your plan when you see them as long as they participate in Medicare and bill their local Blue plan. The best part? You can see them at the same cost sharing as in-network providers.



How much will you pay?

You'll pay your plan's standard copay, and we'll cover the rest, including any excess charges, up to the Medicare limit.

Note: If you have a question about either an in-network or out-of-network claim, call Customer Service and they will assist you.

Tip: If your doctor says they will not accept your Blue Shield Medicare (PPO) plan, we are happy to contact them to explain how the plan works. This is usually all that is needed.

When you need care right away



Teladoc

Got allergies, a cold, or another concern? Doctors are available by phone or video to provide non-emergency care – 24 hours a day. Just log in to your Blue Shield account or app to get started.



NurseHelp 24/7SM

You can connect with a registered nurse anytime – day or night – to hear advice on treating minor illnesses and injuries. Call **(877) 304-0504 (TTY: 711)**.



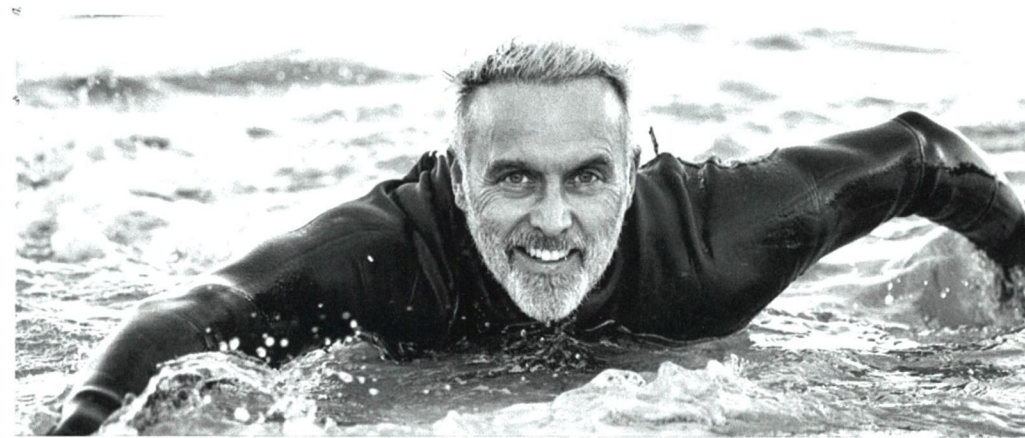
Urgent care

For in-person care when your POC is not available and the situation is not life-threatening, go to an urgent care center. Visit [blueshieldca.com/fad](https://www.blueshieldca.com/fad) today to see which centers are in network and nearby, and keep this information handy.



Emergency care

Call 911 if you experience a life-threatening medical emergency. Notify Blue Shield within 48 hours about your emergency so that we can be involved in your care.



Prescription drug benefits

Your Blue Shield Medicare (PPO) plan makes it easy to get the prescription medications you need. We understand how expensive medicines can be, and we are here to help.



Get a prescription

If you take medication, you will need to get a new prescription from your doctor or transfer your current one. To find the best options for your health and budget:

- **Check coverage:** Log in to your online account or visit blueshieldca.com/sfhss-retirees to see if the medication is covered.
- **Explore options:** If your medication is not covered or is too costly, ask your doctor about alternatives.



Compare medication costs

Use the Price Check My Rx tool in your online account to manage costs. Log in, choose *Benefits* and select *Pharmacy*. Next, scroll down to the "Price Check My Rx" section to see medication prices and compare costs at different network pharmacies.



Choose a network pharmacy that offers preferred cost sharing

You may save money at a network pharmacy – like Albertsons, Costco, Safeway, Ralphs, and Vons – that offers preferred cost sharing.

To see a full list of pharmacies or search for a retail pharmacy near you, visit blueshieldca.com/sfhss-retirees.



Ask about an extended supply

Your Blue Shield Medicare (PPO) plan covers 100-day supplies¹ of your maintenance medications at all network pharmacies.



Have your prescription drugs delivered

Amazon Pharmacy is our home delivery pharmacy. You can have your medications delivered through Amazon Pharmacy with no charge for shipping. See your *Evidence of Coverage* (EOC) for more information on home delivery.

To sign up with Amazon Pharmacy, visit amazon.com/blueshieldcamedicare.

Have questions or need help signing up? Call Amazon Pharmacy at **(856) 208-4665 (TTY: 711)**, 24 hours a day, seven days a week.

¹ Certain medications, like opioids, are available only with a 30-day supply. Tier 4-specialty drugs are limited to 90-day supplies.

Well-being support and resources

Discover what else comes with a plan that puts you first:



Annual physical exam

You are covered for one routine physical exam every 12 months in addition to your Annual Wellness Visit. This exam includes a comprehensive review of your medical and family history, a detailed head-to-toe assessment, and other services, referrals, and recommendations that may be appropriate.¹



Hearing aid benefits

If you're affected by hearing loss, your Blue Shield plan offers routine hearing exams and reimburses you for hearing aids up to \$2,500 per ear every three years.² You may obtain hearing aids at the provider of your choice.



Transportation services

Need a ride to your medical appointment or to pick up medications? You can get transportation to plan-approved health-related locations. Have your Blue Shield ID card ready and contact Call the Car at **(855) 200-7544 (TTY: 711)**.



Wellvolution*

Discover lifestyle medicine-based tools and support designed to help you lose weight, treat diabetes, prevent falls, improve well-being, and more. Sign up at no extra cost at **wellvolution.com**.



Home meal delivery

Upon discharge from an inpatient hospital or skilled nursing facility (SNF) stay, we cover:

- 30 meals and 16 snacks per discharge
- Meals and snacks will be divided into up to three separate deliveries as needed.



SilverSneakers

SilverSneakers® can help you live a healthier, more active life through fitness and social connection. To learn more, log in to your online Blue Shield account.



Personal Emergency Response System (PERS)

To keep you safe and independent, we offer a medical alert monitoring system with fall detection from LifeStation. This provides access to help 24/7 at the push of a button. Call LifeStation at **(855) 672-3269 (TTY: 711)** to order your system.

¹ Any labs, diagnostic procedures, or other types of services ordered during your annual physical exam are not covered under this benefit, and you pay your plan cost-sharing amount for each of those services separately.

² Costs for hearing aids do not apply to your plan's out-of-pocket maximum.

Key contacts and useful links



Customer Service

(800) 370-8852 (TTY: 711), 8 a.m. to 8 p.m., seven days a week.

Get your questions answered by our Customer Service team. We can also send you your EOC, provider or pharmacy directory, and formulary.



Tip: Here's a handy way to reach us when you need us. Scan this QR code with your smartphone's camera to add our number to your contacts.



Online account

blueshieldca.com/login



Mobile app

blueshieldca.com/mobile



Teladoc

blueshieldca.com/teladoc



NurseHelp 24/7

(877) 304-0504 (TTY: 711)



Transportation services

(855) 200-7544 (TTY: 711)



* The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Blue Shield grievance process. Should a problem arise with any value-added item or service, please call Customer Service at **(800) 370-8852 (TTY: 711)**.

App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

See how Blue Shield of California reviews new technology at blueshieldca.com/quality-and-patient-safety.

Amazon Pharmacy is independent of Blue Shield of California and is contracted with Blue Shield to provide home delivery pharmacy services to Blue Shield members for their prescription medications. Members are responsible for their share of cost, as stated in their benefit plan details. Information about specific prescription drug benefits and drug benefit exclusions can be found in the member's plan documents. Members may call Customer Service at the number on their Blue Shield member ID card if they have questions about their Blue Shield prescription drug coverage. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

LifeStation is an independent entity that administers services on behalf of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California. NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis.

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera Health, Inc. These 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. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process. Please note that for Medicare Advantage Plan members, Wellvolution is neither offered nor guaranteed under our contract with the Medicare program, nor is it subject to the Medicare appeals process.

