

# Shield Spectrum PPO<sup>SM</sup> plan highlights

For plan details, visit [blueshieldca.com/gusd](https://blueshieldca.com/gusd).

With the Shield Spectrum 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.

For most services, you will need to meet the plan's deductible before Blue Shield begins coverage. Once your deductible is met, you'll pay a copayment or coinsurance for most services and your out-of-pocket costs will be based on whether you see network or non-network providers. You will usually pay less when you use network providers.

## Plan features

**Care away from home** – Through the BlueCard<sup>®</sup> and Blue Shield Global Core programs, you have access to care across the United States and urgent and emergency care around the world. You can receive urgent or emergency care from any provider. However, using a BlueCard provider can be more cost-effective.

**Heal<sup>™</sup>** – Schedule in-person healthcare visits with Heal doctors wherever you are – at home, in the office or even a hotel.

**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, plus marriage and family counseling. You can access these services through Blue Shield's mental health service administrator (MHSA) provider network, Blue Shield's PPO network and non-network providers.

**Preventive care** – You have access to services defined as routine preventive care without having to pay a copayment or meet the plan's deductible. Visit [blueshieldca.com/preventive](https://blueshieldca.com/preventive) to learn more.

**Shield Concierge** – Get support managing your health needs for a wide range of conditions from a team specially trained on the specific health benefits and programs available to you. You'll also receive personalized service for help with everything from finding a doctor to understanding benefits and claims.

**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. Each time you use Teladoc, you pay \$5.

## 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*.

If you have questions or would like printed copies of the plan documents, call Shield Concierge at **(855) 599-2657**, 7 a.m. to 7 p.m. PST, Monday through Friday.

Shield Spectrum PPO is a service mark of Blue Shield of California.



# Extra support

**ID protection and credit monitoring** – Get covered right down to your identity with 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, every day.

**Prenatal Program** – Expectant mothers get 24/7 phone access to nurses and other support during pregnancy.

**Shield Support** – Get support managing your health needs for conditions such as diabetes, depression, chronic pain, cancer and others. Services include personalized health coaching, care plan development, provider coordination and more.

**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. Learn more at [blueshieldca.com/wellnessdiscounts](https://blueshieldca.com/wellnessdiscounts).

**Wellvolution®** – Achieve your health goals with Wellvolution, our all-new digital experience that is personalized to your needs and lifestyle. Wellvolution will recommend apps and programs that you can access at no extra cost to achieve your goals. Visit [wellvolution.com](https://wellvolution.com) to set up your new account (even if you've signed up before).

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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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