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blue  
california 

# Blue Shield - Choose more choice

Employee health coverage is essential to keeping your organization running strong. With Blue Shield of California, you don't have to choose between high-quality networks with convenient access to providers and affordability for your employees. You get both. When you choose Blue Shield, you can expect:

## Access

We offer one of California's largest PPO networks, a range of HMO network options, and out-of-state coverage through the BlueCard® Program's national network.

## Quality

Our provider networks include many of the state's top doctors and hospitals to ensure that employees have access to care where and when they need it.

## Affordability

Our accountable care organizations (ACOs) are transforming the healthcare delivery system, providing improved care while reducing spending by more than \$486 million.\*

## Our provider networks

Blue Shield of California has some of the closest provider partnerships in the state, which allows you to build the coverage that works for your business and your employees. As Blue Shield members, your employees can look forward to accessing the doctors and hospitals they want with both our PPO and HMO plans.

### PPO plans

Offer members direct access to providers, with or without referrals, in our participating provider networks and the flexibility to see non-network providers.

### HMO plans

Provide a wide range of benefits for all specialties and levels of care, predictable out-of-pocket costs, and access to over 320 hospitals.

\* Aggregate cost-savings measured from ACO inception (2010) to September 2017. Utilization statistics measured from inception (2010) to September 2017.



## The next generation of health plans

Our Trio HMO plans aim to improve patient care across the delivery system by ensuring members get the right care at the right time and in the right place. We form alliances with local providers and hospitals and share responsibility for the quality, cost, and overall care of your employees. With Trio, your employees have a team working with them to navigate the care coordination that they need.



## Choices you can afford

Tandem PPO plans combine freedom of choice with our value-centric care coordination. The Tandem network consists of a select subset of providers from our Full PPO Network and provides the same plan benefits as the Full PPO plans but at a lower price. Members can choose to see any healthcare professional, including specialists, or visit any facility, without a referral.

## Self-funding options

If your group is seeking more financial control and highly customized plan designs, consider Blue Shield's self-funding (ASO) options. With negotiated network discounts that are among the best in California and add-on clinical programs designed to get members to the right care at the right time, we can help you build a health plan that's right for your business. To learn more about our self-funding plan options, please contact your Sales Executive.

# Employee wellness

Finding time to take care of your health gets tricky, for everyone. Help employees stay focused and productive with practical, timesaving health and wellness tools. Our plans offer on-the-go tools such as 24-hour telehealth visits, doctors-on-demand home visits, and Wellvolution®—a suite of digital and in-person healthy living programs—that can help inspire members to be proactive about their health.

## Dental, vision, and life insurance plans

Routine dental and vision care can often help identify serious health issues early. Offer whole-person coverage through Blue Shield for easier administration and premium savings.

### Dental plans

Our dental networks are among the largest in the state, giving your employees access to a wide range of dental benefits.

### Vision plans

We have the largest vision network in California with nearly 7,000 providers and access to major retail chains with convenient evening and weekend hours.

### Life insurance\*

Our portfolio includes flexible plan options, offering employees coverage for immediate expenses as well as longer-term obligations.

For more information, contact your Sales Executive.

To compare our plans, visit [blueshieldca.com/EmployerPlans](http://blueshieldca.com/EmployerPlans).