

your freedom to choose.



## Want the flexibility of a PPO but with lower rates? Tandem PPO may be the perfect choice for you.\*

Tandem is a plan that's designed to offer you choice, quality, and flexibility. It relies on a specially selected network of providers committed to keeping your premiums as low as possible.

### Provider network



Blue Shield's Tandem PPO Network extends throughout California. It offers you access to a quality network of providers that includes all specialties and levels of care. Like other PPO plans, Tandem PPO offers you the flexibility to choose any doctor or specialist – in or out of the network. However, you will save money when you see a doctor in the Tandem network.

### Your primary care physician

After enrolling in a Tandem PPO plan, you will be matched with a primary care physician (PCP) in the Tandem PPO Network. Having a PCP means you have a doctor you can turn to for healthcare advice. You don't need to visit your PCP first to receive care. And you can see any doctor or specialist that you want without a referral. If you prefer a different PCP, you can easily change it online.

### Find a network doctor

Check if your preferred doctors are in the Tandem PPO Network at [blueshieldca.com/networkTandemPPO](https://www.blueshieldca.com/networkTandemPPO). You'll find the latest listing of PCPs, specialists, mental health providers, hospitals, dentists, vision care providers, and pharmacies. Tandem includes about **58% of doctors** and **93% of hospitals** from our broader PPO network.

\* For a complete description of benefits, limitations, and conditions of coverage of the plans, please see the *Evidence of Coverage*, which can be found at [blueshieldca.com/policies](https://www.blueshieldca.com/policies).

## Exciting benefit enhancements coming in 2020:

- ✓ \$0 copay for all Teladoc consults
- ✓ \$0 copay on your first on-demand doctor house call from Heal™ plus \$0 delivery fee on prescriptions after consults
- ✓ Access to healthier foods at a reduced price through Healthy Savings®

**Note:** These are available to new and renewing Tandem members upon their 2020 effective date or renewal.

## Get care when you need it, where you need it



Your Tandem plan gives you a variety of ways to access care, including more convenient virtual options. For instance, Teladoc lets you talk to a doctor anytime by phone or video chat, and NurseHelp 24/7<sup>SM</sup> can provide you with immediate health advice. You can also schedule on-demand doctor house calls with Heal.

Discover all your options at [blueshieldca.com/care](https://blueshieldca.com/care).

## Wellvolution: Your prescription for real health



Reach your health goals with Wellvolution® – our digital health platform available to you through your Tandem plan. You'll get access to a variety of health and wellness programs – including popular apps – at no extra cost.

Visit [wellvolution.com](https://wellvolution.com) to learn more.

## Discount programs to help you save



Blue Shield offers a wide range of discount programs\* to help you save money and get healthier. These include savings on gym memberships, massage therapy, acupuncture and chiropractic services, and more.

Visit [blueshieldca.com/hw](https://blueshieldca.com/hw) for details.

\* 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.

The networks of practitioners and facilities in the discount programs are managed by the 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 nor 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 health 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*. Blue Shield reserves the right to terminate this program at any time without notice.

Heal is a trademark of Get Heal, Inc.

Healthy Savings is an independent entity that administrates services on behalf of Blue Shield of California.

NurseHelp 24/7 and Wellvolution are service marks or registered trademarks of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc., a health company committed to changing lives by guiding people to better health in their communities.