



Blue Shield
of California

An Independent Member
of the Blue Shield Association

The Right Choice for Your Health

Visit us at mylifepath.com

Why Blue Shield?

Learn how our special programs, services, and support can make a difference in your well being – today and tomorrow.

We're here to help

HMO/POS Plan Member Services: (800) 424-6521

PPO Plan Customer Service: (800) 200-3242

Active Choice Customer Service: (888) 852-5345

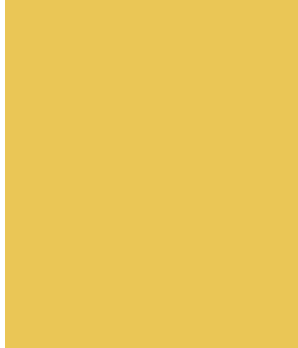
Dental HMO (800) 585-8111

Dental PPO (888) 702-4171

Blue Shield vision – Medical Eye Services (800) 877-6372

www.mylifepath.com





10 good reasons to choose Blue Shield

1. Stability

Blue Shield of California is a not-for-profit company that has been a leading provider of quality health plans for 65 years. Blue Shield of California Life & Health Insurance Company (Blue Shield Life) has been meeting Californians' insurance needs for more than 50 years. Our commitment to you is long-term. We're here for members today, and we'll be here for them tomorrow as well.

2. Extensive network

We offer some of the largest provider networks in California. Our Access+ HMO network includes more than 28,000 physicians and 270 hospitals. Our PPO network includes over 59,000 doctors and 350 hospitals. Our dental PPO network includes more than 15,000 providers in California and an additional 45,000 nationwide. Our dental HMO network includes over 1,100 dental centers. Vision coverage offers you access to nearly 5,000 providers in California and an additional 15,000 nationwide. This maximizes the likelihood that your doctor is in our network.

3. Out-of-area coverage

With the Away From Home Care, program,¹ HMO members can cover dependents outside California for 90 to 180 days. It's ideal for students, families living apart and long-term travelers. Blue Shield members and dependents are also covered for urgent and emergency care anywhere in the United States through our affiliation with the BlueCard[®] network, which has 85 percent of all providers nationally. Internationally, members can access urgent and emergency care through the BlueCard Worldwide[®] network. Wherever you go, we'll be there for you.

4. Dedicated customer service

We have a dedicated team of member service representatives who are knowledgeable about the features and benefits of each plan. You can call us Monday through Thursday, 8 a.m. to 5 p.m., and Friday, 9 a.m. to 5 p.m. Each plan type has a different phone number, which is listed at the front of this section, and will appear on your Blue Shield member ID card. Or visit us online at mylifepath.com – any time, day or night.

5. "Excellent" quality accreditation

The National Committee for Quality Assurance (NCQA) awarded our HMO and POS plans its highest accreditation – "Excellent" – for service and clinical quality. This accreditation is reserved for the best health plans in the nation and is awarded only to plans that meet or exceed the NCQA's rigorous standards.

6. Discount programs

Blue Shield members have access to significant discounts on alternative care services and maintenance prescription drugs. The MylifepathSM Alternative Health Services Discount Program² provides members with discounts of 25 percent or more off acupuncture,

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chiropractic and massage therapy services. You simply need to visit mylifepath.com for a list of network practitioners.

7. Mylifepath.com

Our award-winning Web site, mylifepath.com, can help you better manage both your health and your health plan. Whether you want to find a doctor or learn more about plan benefits, treatment options, prescription drugs or our wellness programs, mylifepath.com has what you need.

8. Nurses and counselors available by phone and online

Through *Lifepath Advisers*,SM Blue Shield members have round-the-clock access to medical information from a registered nurse by phone or online. You can also talk to Master's-level counselors for support with work and personal issues. Our specialists have resources for senior care, childcare and even financial counseling and legal information. All communications are confidential and available 24 hours a day, seven days a week. Call 1-866-LIFEPATH (1-866-543-3728) or visit mylifepath.com/advisers.

9. Compare hospitals and treatment options

Members can compare hospitals, investigate treatment options and find out more about prescription or over-the-counter drugs through our *Lifepath Decision Guide*.SM This innovative guide is the first of its kind in California. All of the guide's resources are available to Blue Shield members anytime, at no extra cost.

10. Health and wellness programs

We've developed a suite of health management programs to help members feel better and stay healthier.³ When you participate in our specialized programs, such as those for asthma or diabetes, you'll get practical resources and support at no extra cost.

¹ The benefits available under Away From Home Care are those offered by the host HMO and will differ from the benefits available through Blue Shield of California.

² The *Mylifepath* Alternative Health Services Discount Program is an exclusive offer to Blue Shield members, made available through an arrangement with American Specialty Health Networks (ASH Networks) and is not a covered service of any Blue Shield health plan. ASH Networks credentials and manages the program's practitioners. None of the terms and conditions of Blue Shield health plans apply. Blue Shield of California and ASH Networks do not review the program's practitioner services and products for medical necessity or efficacy and make no representations, claims or guarantees regarding their services or products. Members who use the discount program are responsible for the payment of services provided by participating network practitioners, including payment for cancelled or missed appointments. Members who are not satisfied with services received from the program's practitioners may use the Blue Shield grievance process. Blue Shield reserves the right to terminate this program without notice.

³ Subject to program availability.

Access+ HMO is a registered mark of Blue Shield of California.

Mylifepath, *Lifepath Advisers* and *Lifepath Decision Guide* are service marks of Blue Shield of California.

Blue Shield,[®] the Shield symbol, and Away From Home Care are registered marks of the BlueCross BlueShield Association, an Association of Independent Blue Cross and Blue Shield Plans.

This document is a summary for informational purposes. It is not a contract.

Lifepath ResourcesSM

Programs and Services that Support Your Health at No Additional Charge

Blue Shield supports the way you want to live by providing a spectrum of individual self-management tools. These innovative resources can help you take control of your health and get even more value for your healthcare dollar.

Please note: Not all programs are available to members residing outside California and with companies that have contracted with Blue Shield for administrative services only (ASO groups). Please speak with your health plan administrator for information about which programs are available to you.

LIFEPATH ADVISERS A place to turn for added support	1-866-LIFEPATH (543-3728) mylifepath.com/advisers
Nurseline services	Get answers to non-urgent medical questions any time of day or night.
Personal consultations	Talk to master's-level counselors for help with physical and emotional health.
Work-life resources	Get support with family, work, financial and legal issues.
MYLIFEPATH.COM Online benefit and wellness information anytime	
Find a Provider	Find the most up-to-date listing of general practitioners, specialists, hospitals, mental health providers, dentists, optometrists, acupuncturists and chiropractors.
My Health Plan	Exclusively for Blue Shield members, this password-protected section contains personalized account and benefits information.
Pharmacy	Learn about pharmacy benefits, search the Blue Shield Drug Formulary, discover generic alternatives to keep prescription costs lower and get confidential answers from University of California pharmacists.
Health & Wellness	Review comprehensive health and wellness information from respected sources and health news from Reuters.
Lifepath Decision Guide	Helps you find relevant information about hospitals, treatment options and medications that may be appropriate for your specific situation.
PROGRAMS FOR IMPROVING HEALTH AND MANAGING CHRONIC CONDITIONS*	
First StepsSM Prenatal Education Program	Gives practical advice and useful information from the first trimester to long after the baby comes home.
Reach Your Peak Asthma Self-Management Program	Empowers children and adults, ages 5-56, to effectively manage their asthma with care from their doctors.
Chart Your Course Diabetes Management Program	Gives participants the tools and skills they need for more effectively managing their diabetes. We also offer complementary blood glucose meters to those who need them.
Shield Your Heart Cardiovascular Program	This program is designed to empower members with heart disease to make the necessary lifestyle changes that can help reduce the risk of future heart problems.

* Subject to program availability



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Heart Failure Program	In collaboration with members' physicians, registered nurses personally monitor and offer self-management support.
Pre-Surgical Guided Imagery Program	Teaches a powerful mind-body technique designed to help decrease surgical complications, post-operative pain and anxiety before and after surgery.
RelayHealth for online physician support	Provides a comprehensive, secure online communication link between doctors and their patients.*
Preventive Health Guidelines	Offers age- and gender-specific recommendations on preventive health screenings, immunizations and other checkups such as cholesterol, blood pressure and colorectal screening.
VALUABLE DISCOUNTS FOR EXTRA SERVICES	
MylifepathSM Alternative Health Services Discount Program	Offers access to alternative health and wellness services from participating acupuncture, massage therapy and chiropractic practitioners at a discount of at least 25 percent.
Eye Care Network Discount Vision Program**	Receive a 20 percent discount on certain vision care services and supplies when visiting a select group of participating providers in the Eye Care Network (ECN).
ACCESS TO OUT-OF-AREA CARE	
The BlueCard[®] and BlueCard Worldwide[®] Program	Gives our members access to medical care when they're traveling. Eighty-five percent of all providers in the U.S. participate in the BlueCard Program.
Away From Home Care	Provides coverage for Access+ HMO members and their dependents when they're away from California for 90 to 180 days.

* Doctors must choose to participate in the RelayHealth program. Not all doctors participate.

** The Eye Care Network Vision Program is a value-added feature exclusively for Blue Shield members who reside in California, and is not a covered benefit of Blue Shield of California health plans. None of the terms or conditions of Blue Shield's health plans apply. Disposable and replaceable contact lenses, eyeglass frame repairs, promotional eye care offers, medical and surgical eye treatment and any services not specifically included in this program are excluded from the Eye Care Network Vision Program. Not currently available to self funded (ASO) employers and some employer groups.

Lifepath Resources and *First Steps* are service marks of Blue Shield of California.



Helping You Choose Your Healthcare Coverage

We know that it can be challenging to make healthcare decisions. We'd like to make it a little easier for you. Use this convenient worksheet to see how Blue Shield health plans compare to the other plans you are considering.

	BLUE SHIELD	OTHER PLAN	OTHER PLAN
HEALTH BENEFITS			
Provider Availability			
Doctor in network			
Hospital in network			
Specialist in network			
Access+ <i>Specialist</i> SM (for HMO plans) ¹			
Out-of-pocket Costs/Benefits			
Employee contributions			
Copayments			
Deductibles			
Prescription costs			
Benefit coverage			
SPECIAL SERVICES (all services available at no cost for Blue Shield members) ² :			
Lifepath AdvisersSM			
24-hour nurseline	✓		
24-hour counselors	✓		
Three consultation visits at no cost	✓		
Work-life resources	✓		
Health Management Programs			
Prenatal education program	✓		
Asthma self-management program	✓		
Diabetes management program	✓		
Cardiovascular program	✓		
Heart failure program	✓		
Arthritis self-management program	✓		
Pre-surgical guided imagery	✓		

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PREVENTIVE HEALTH AND WELLNESS PROGRAMS			
Immunization and screening reminders (HMO plans)	✓		
Online physician support	✓		
Preventive health guidelines	✓		
DISCOUNT PROGRAMS			
Alternative health services discounts	✓		
Discount vision program	✓		
ACCESS TO OUT-OF-AREA CARE			
Program for traveling members	✓		
Program for HMO members residing outside California for 90 to 180 days	✓		
ONLINE TOOLS, INFORMATION AND SUPPORT: MYLIFEPATH.COM			
<i>Lifepath</i> Decision Guide	✓		
Personalized health benefit information	✓		
Health library search for information from trusted sources	✓		
Access to drug formulary and cost comparisons of generic versus brand-name	✓		
Search for a provider online	✓		
DENTAL, LIFE AND VISION COVERAGE			
Dentist in network			
Term life insurance			
Vision care provider in network			

¹ Self referrals to specialists in the same participating medical group or IPA as your Personal Physician.

² Not all services available to members residing outside California and those in ASO groups.

choose
Blue Shield