blue CALIFORNIA

Blue Shield of California: Coverage you can count on

Santa Clara Valley Water District Retirees

January 1, 2027 through December 31, 2027



Agenda

What we'll cover

- About Blue Shield for Retirees
- What's changing – starting 2027
- Your health plan options
- Health programs and services to support your overall well-being
- Online resources to manage your health benefits

Have questions?

Our team is ready to support you every step of the way. Call us at (xxx) xxx-xxxx (TTY: 711), 8a.m. to 6 p.m. PT,
Monday through Friday, to get personalized help.





Blue Shield of California – coverage you can count on

- Founded in California in 1939
- Headquartered in Oakland, California
- A nonprofit health plan
- Serving 6 million members nationwide
- Mission-driven, working to improve health care for everyone
- A separate and independent company from the other health insurance providers in California
- Not a Blue Cross Blue Shield plan

We are dedicated to covering what matters most to you

Care close to home	Virtual or in-person care options	Extensive mental health coverage	Convenient pharmacy network	24/7 digital access
Access some of the largest provider networks across California and nationwide.	Choose from virtual or in-person doctor's visits and get care when it works best for you.	Connect with professionals and access resources for conditions like anxiety, depression, and substance use.	Save on prescriptions at retail pharmacies like CVS and Safeway or use Amazon Pharmacy with free shipping.	Manage your health coverage online, from medical records to appointments, anytime through our website and app.

What’s new
Effective January 1, 2027

What’s new starting January 1, 2027

All plans

- Members will have coverage for infertility and fertility services. Refer to summary of benefits & EOC for details (started in 2026, may expand in 2027)

HMO plans (under 65 only, living in CA)

- Members ages 18 and older will have the option to select a virtual provider as their assigned primary care physician (PCP) by choosing Accolade as their Medical Group. (started in 2026)

PPO plans (under 65 and 65+, living in or outside of CA)

- Virtual Blue benefits will be included in the PPO plan, offering enhanced virtual care with expanded services **previously provided** by Teladoc Health and NurseHelp 24/7^{SM}. Members can access unlimited $0 virtual visits for preventive, primary, specialty, and mental health care from virtual-only providers – with no referrals needed.
- Chat Bot will be available on the Member Portal (planned expansion to HMO later in year)

Virtual care options vary by health plan

	PPO plan	Access+ HMO plan
Virtual care	Virtual Blue providers (Virtual Blue benefits)	Teladoc Health and NurseHelp 24/7
Cost per visit	$0 (deductible not applied)	$0
Virtual care options	Many virtual care options Preventive, primary, mental health, and specialty care across 19 specialties	Urgent care (Teladoc Health and NurseHelp 24/7) Mental health (Teladoc Health)
Changes effective January 1, 2027	New Virtual Blue benefits **replace** Teladoc and NurseHelp 24/7	No changes

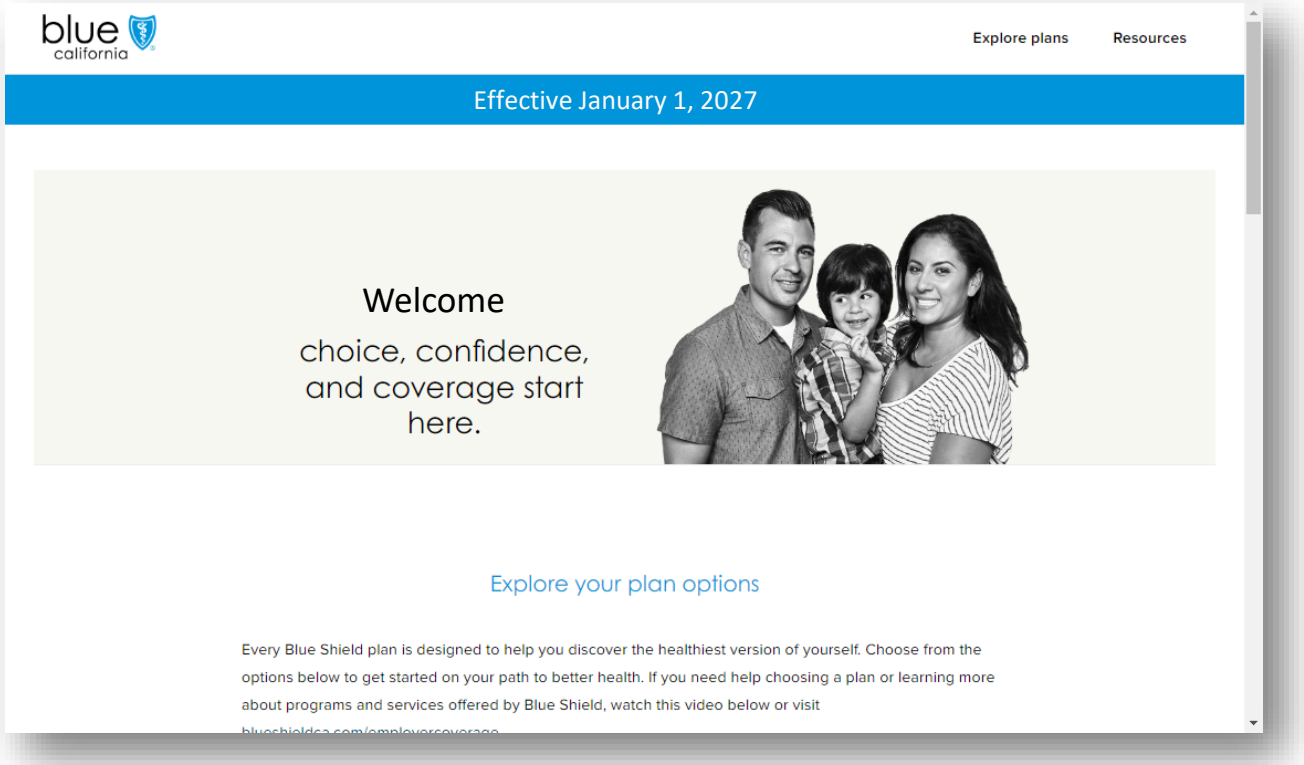
Explore your medical plan options

Understanding the differences between HMO and PPO plans

HMO plan Coordinated care at a lower cost	PPO plan Care on your own terms
• Predictable costs – fixed copayments for most services • Access HMO network providers only; includes doctors, hospitals, urgent care centers, and more • Coverage nationwide for urgent or emergency care • Self-refer to specialists within some medical groups	• Costs vary by service and provider – meet the deductible, then pay coinsurance • Freedom to see any doctor in or out of our PPO network • Access to care nationwide for covered services • Self-refer to specialists – no referrals required

Access health plan information 24/7

- Overview of Blue Shield plans
- Links to find network doctors
- Plan benefit documents
- Details on programs & services



https://www.bscaplan.com/kpyrpr

Access+ HMO Plan (CA Residents, Under 65)

Predictable out-of-pocket-costs

With this plan, your primary care physician (PCP) coordinates all your care and refers you to specialists and hospitals within their medical group or Independent Practice Association (IPA).

Plan highlights

- Each member of your family must select a PCP from the plan's HMO network and may choose a different physician and medical group/IPA.
- No deductible; only fixed copayments for most covered services like doctor visits, urgent care, and emergency care.
- Access to virtual health care with Teladoc Health's doctors and mental health professionals who can treat many medical and mental health issues.
- Mental health benefits for help with depression, mental illness, and alcohol or substance use disorder.
- Convenient access to an extensive pharmacy network, including Safeway/Vons, Costco, and CVS.

Access+ HMO Plan benefits at-a-glance

	Network
Medical deductible	Individual: None Family: None
Calendar year out-of-pocket maximum	Individual: $2000 Family: $4000
PCP visit	$10
Specialist	$30
Lab work	No charge
Teladoc Health (medical and/or behavioral health)	No charge
Outpatient surgery in hospital	No charge
Inpatient hospitalization	No charge
Chiropractic (up to 30 visit/yr combined w/Acu)	$10 (Appliances up to $50 covered)
Acupuncture (up to 30 visit/yr combined w/Chiro)	$10
	Network
Pharmacy deductible	None
Retail drug copayments	$10 / $15 / $30/ 20% up to $200 (30d) $30 / $45 / $90/ 20% up to $600 (90d)
Mail service copayments	$20 / $30 / $60 / 20% up to $400 (up to 90d)

PPO Plan plan (All Retirees)

Freedom and flexibility

This plan gives you the freedom to choose doctors and hospitals from our broad PPO network and the flexibility to seek care outside the network. You will usually pay less for services from PPO in-network providers.

Plan highlights

- Freedom to choose any doctor – in or out of the plan's network – for most services.
- Once you've met your deductible, you pay a copayment or coinsurance for most in-network services.
- Self-referral to specialists – no need to see your primary care physician first.
- Access to virtual health care with Teladoc Health's doctors and mental health professionals who can treat many medical and mental health issues.
- Coverage for medical care across the United States and for urgent and emergency care anywhere in the world.

PPO Plan benefits at-a-glance

	Network	Out of network
Medical deductible	Individual: $250 Family: $500	Applies to participating & non-par providers
Calendar year out-of-pocket maximum	Individual: $2000 Family: $4000	Applies to participating & non-par providers
PCP visit	20%	20%
Specialist	20%	20%
Lab work	20%	20%
Virtual Blue (medical and/or behavioral health)	$0	N/A
Outpatient surgery in hospital	20%	20% up to $350/day
Inpatient hospitalization	20%	20% up to $600/day
Chiropractic (up to 20 visits per year)	20%	20%
Acupuncture (up to 40 visits per year)	20%	20%
	Network	Out of network
Pharmacy deductible	None	None
Retail drug copayments	$10/ $15/ $30/ 30% up to $200 (30d)/script $30/ $45/ $90/ 30% up to $600 (90d)/script	25% + applicable copay for Tiers 1-3 30% up to $300 + 25% of purchase price Tier4 (30d) **90d not covered**
Mail service copayments (up to 90d supply)	$20 / $30 / $60 /30% up to $400/prescription	**not covered**

Virtual Blue benefits for PPO Plan

Convenient and flexible

This plan gives you access to in-person providers, such as physicians, hospitals, urgent care centers, labs, and pharmacies – plus the convenience and lower out-of-pocket costs of virtual care through Virtual Blue benefits.

Plan highlights

- Access unlimited $0 virtual visits for preventive, primary, specialty, and mental health care from virtual-only providers – all from the top 50 U.S. medical schools. No referrals are required. Same-day appointments are often available for certain services.
- Select virtual-only providers based on language, education, and demographics.
- Choose virtual-only doctors you want to see on an ongoing basis – including OB/GYNs, internal medicine, and general practitioners – and those from 19 medical specialties.
- Access care from in-person providers; any deductible and in-network and out-of-network cost sharing may apply.
- Receive a Virtual Blue Vitals Kit to help with diagnostics during a virtual visit – at no extra cost.

Virtual Blue benefits offer enhanced services

Feature	Virtual Blue benefits (PPO)	Teladoc Health Ends 12/31/26 for PPO
$0 virtual visits	✓	✓
Ability to select a virtual primary care physician for continuous, personalized care	✓	
Virtual preventive, primary, specialty, and mental health care	✓	
Virtual specialty care from 19 different types of specialists – no referrals needed	✓	
Access to the same virtual-only providers for ongoing care	✓	
Virtual episodic care for sudden non-emergency health concerns	✓	✓
Virtual mental health care	✓	✓
Ability to select virtual-only doctors by language, education, and demographics	✓	
Virtual care team that helps with navigation and in-person appointments	✓	
Vitals Kit to help with diagnostics during a virtual visit – at no extra cost	✓	

Delivered directly to your doorstep, the Vitals Kit enables you to prepare seamlessly for your virtual doctor's appointment

- Included at no extra cost; **sent to you after you schėdule your first virtual visit**
- Comes with a blood pressure cuff, thermometer, and instructions
- Use to check your temperature and blood pressure before your visit
- Enter your vital signs at your appointment check-in to give your provider a clearer view of your health
- One kit per household



Discover mental health benefits and support resources

Find the care that’s right for you: in-person or virtual

In-person providers; costs vary

Some providers offer in-person and virtual options

- Psychologists
- Psychiatrists
- Licensed clinical social workers
- Licensed marriage and family therapists
- Specialists in autism
- Substance use disorder counselors
- And more

Virtual-only care: $0

Virtual Blue℠ providers (PPO only)
Psychiatrists, psychologists, licensed marriage & family therapists, licensed clinical social workers, and mental health coaches (members age 3+).

Teladoc Health mental health (HMO only)
Psychiatrist, psychologist, or licensed counselor (members age 13+)
Available daily, 7 a.m. – 9 p.m.; blueshieldca.com/teladochealth

LifeReferrals 24/7℠ (available 24/7) Both plans
Licensed therapists (three sessions in any six-month period), plus financial and legal coaches for support during divorce and other life changes.
Available 24/7; blueshieldca.com/lifereferrals

NurseHelp 24/7℠ (HMO only)
Referrals to network providers or county mental health resources.
Available 24/7; blueshieldca.com/nursehelp

Mental and behavioral health resources at a glance

Resource	Support	Virtual care	Cost	Access
Network providers	Access to a variety of clinicians and licensed professionals	In-person and virtual	Varies by plan	Appointment required
Virtual Blue providers	Access to a variety of clinicians (members age 3+) **(PPO)**	Yes	$0, unlimited visits	Appointment required
Teladoc Mental Health	Nationwide virtual (phone or video) coaching for members living anywhere in the U.S. and while traveling blueshieldca.com/teladochealth **(HMO)**	Yes	$0, unlimited visits	Available daily, 7 a.m. – 9 p.m.
LifeReferrals 24/7	Licensed therapists plus financial and legal coaches for support during divorce and other life changes blueshieldca.com/lifereferrals	Yes	$0; limit of three sessions in any six-month period	24/7
NurseHelp 24/7	Referrals to network providers or county mental health resources blueshieldca.com/nursehelp **(HMO)**	Yes	$0, unlimited visits	24/7
Headspace	Self-guided care through the Headspace mobile app wellvolution.com/mentalhealth	Yes	$0	24/7
Headspace Care	On-demand through the Headspace mobile app wellvolution.com/mentalhealth	Yes, includes 24/7 text-based chat	$0 on-demand support. Costs may apply for virtual therapy.	24/7
CredibleMind website	Self-guided resource hub blueshieldca.com/crediblemind.com	N/A	$0	24/7



Thank you for your time.

We hope this presentation helped you understand your plan options and feel confident choosing the plan that's right for you.

Thank you