



Your 2022 Blue Shield Medical and Prescription Coverage

What You Need to Know
about the Changes



Effective January 1, 2022, Blue Shield of California will replace:

- Cigna as our medical plan carrier and
- Express Scripts as our prescription drug administrator

This flyer provides key information you need to know to transition to your 2022 medical and prescription drug coverage.

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For Other Benefits Questions and Assistance

Contact the Mercury Benefits Team:

- Email: mybenefits@mercuryinsurance.com
- Phone: 877-716-6372

For Medical and Prescription Drug Questions and Assistance

During the 2022 Open Enrollment Period

To make the transition process easy for you and your family, Blue Shield will offer concierge customer service throughout the 2022 Open Enrollment period (November 8 – 19, 2021) to assist with medical and prescription drug questions.

Blue Shield Concierge is a team of registered nurses, health coaches, social workers, pharmacy technicians, pharmacists, and customer service representatives, who can support your questions on finding a provider, choosing a plan, getting care, filing claims, and more.

Just call 855-747-5800 for assistance between 7 a.m. – 7 p.m. PST or you can **schedule an individual consultation** now with a representative.

Beginning January 1, 2022

For day-to-day 2022 medical and prescription drug coverage questions and requests, register with the Blue Shield member portal for:



Information and assistance about benefits coverage, eligibility, and more.



Answers to questions about drugs and medications, as well as about vitamins and supplements.



Support with understanding your doctor's instructions. Service representatives will even follow up with your doctor for clarifications, so you can follow his guidance to a tee!



Medical Coverage

Medical Plan Options*

Your Blue Shield medical plans are very similar to the current Cigna medical plans, with minor exceptions. Here's a summary of the Blue Shield plan options that will be available in 2022:

2021 Cigna Plan	→	2022 Blue Shield Plan
Cigna OAP \$aver		Blue Shield PPO \$aver/HSA Plan (All TM's)
Cigna OAP Super \$aver		Blue Shield PPO Super \$aver/HSA Plan (All TM's)
Cigna HMO		Blue Shield HMO Plan (California TM's)
Cigna HMO Select		Blue Shield HMO Trio Plan (California TM's)
Cigna OAP No Deductible		Blue Shield No Deductible Plan (TM's outside of California)

* **Note:** In California, the Kaiser HMO will continue to be available.

New Medical Plan ID Cards

You and your enrolled family members will receive a new medical plan ID card from Blue Shield. Cards will be mailed to your home late December:

- HMO members will receive an ID card for the subscriber and each dependent.
- PPO members will receive two cards per family and will only include the subscriber's name in the ID card.

There will be no separate prescription drug coverage ID card issued to members.



On the Go? Take Blue Shield with You!

Wherever you go, the Blue Shield member portal goes with you — just download the Blue Shield app.

Unlock Your Coverage with the Blue Shield Member Portal

Beginning January 1, 2022, you must register on the Blue Shield of California member portal at blueshieldca.com to see your specific plan information, claims, and to take advantage of all the health care consumer tools and resources available to members.

To register, you'll need to provide your:

- New ID number that is located on your Blue Shield of California ID card
- Birthdate
- Email address

If You Were Recently Enrolled in Blue Shield: While the Blue Shield system will still retain the email information for those of you who were Blue Shield members prior to the recent transition to Cigna, you must use your newly assigned Blue Shield User ID to access the site.

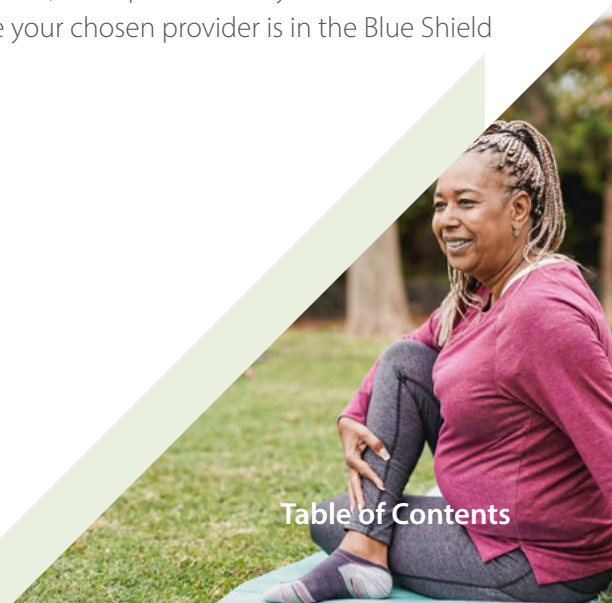
Blue Shield of California's Network of Providers

When you use providers who participate in Blue Shield's network, you'll save on costs. There are also no claims to file.

To see the providers in Blue Shield's network and find out whether your current providers participate in the Blue Shield network, visit blueshieldca.com/mercury.

- Navigate to the *Find a provider* section.
- The Virtual Assistant will help you find a provider.
- Follow the prompts from the Virtual Assistant.

Good news! Most Cigna network providers also participate in the Blue Shield network. Therefore, there's a good chance you won't need to change doctors as a result of moving to Blue Shield. In any case, it's important that you take the time to conduct a provider search to ensure your chosen provider is in the Blue Shield network in 2022.





Receiving Ongoing Treatment?

Blue Shield of California offers the Continuity of Care Program to allow newly enrolled members to complete ongoing care with their current provider or to transition smoothly from their current provider to a Blue Shield network provider. **Applicants for such care are subject to meeting the program's eligibility requirements and receiving approval from Blue Shield, before you can receive care in 2022.**

Ongoing care may be approved for patients with specific conditions, such as cancer patients receiving chemotherapy or radiation treatments, patients who are hospitalized on the effective date of coverage, or women in their 2nd or 3rd trimester of pregnancy.

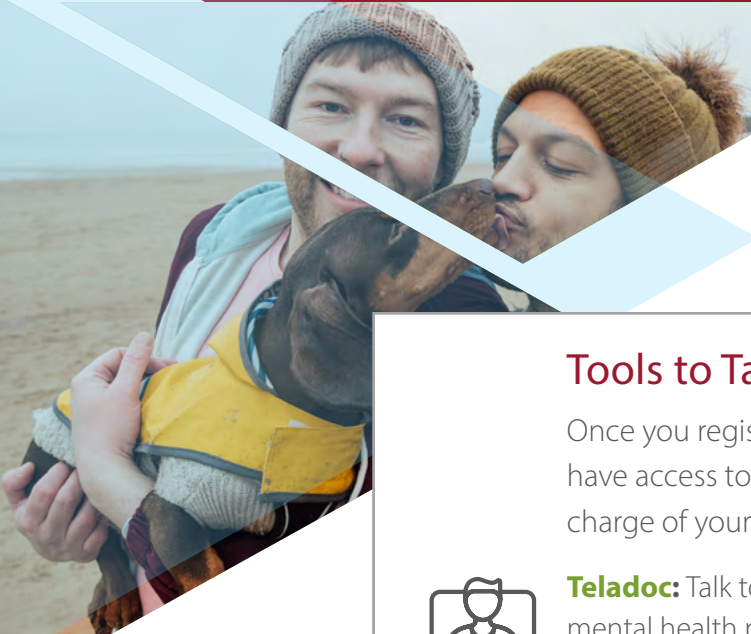
If you're receiving ongoing care, you may be eligible to complete your care with your current provider if he or she doesn't participate in the Blue Shield network. If you believe you qualify for continuity of care, you must complete and submit a Blue Shield Request for Continuity of Care Services Form, available at blueshieldca.com/bzca/member-forms.sp.

Submit this form to Mercury no later than November 30, 2021, if you will need continuity of care services. You will receive a response from Blue Shield after its review of your request.

Preauthorization

To ease your transition to Blue Shield's plans, any preauthorization information for medical and prescription medications will be transferred from your current Cigna plan and Express Scripts to Blue Shield. However, there may be instances when you'll be asked to provide additional information to complete the transition process.





Tools to Take Charge of Your Health

Once you register for a Blue Shield account at [blueshieldca.com](https://www.blueshieldca.com), you'll have access to a variety of programs to help you and your family take charge of your health and your health care, including:



Teladoc: Talk to a board-certified Teladoc® medical doctor or licensed mental health professional by phone or video. The cost of a phone call or visit per consult is:

- **Blue Shield HMO:** \$0
- **Blue Shield HMO Trio:** \$0
- **Blue Shield No Deductible:** \$0
- **Blue Shield PPO \$aver/HSA Plan:** \$0 (\$50 before deductible)
- **Blue Shield PPO Super \$aver/HSA:** \$0 (\$50 before deductible)



NurseHelp 24/7: Call or use an online chat feature to speak privately with a registered nurse anytime day or night about symptoms, minor illnesses, or preventive care.



WellvolutionSM: Wellvolution®, our digital platform for health and well-being, offers over 50 tested apps and programs to help you achieve your health goals — at no extra cost. Choose areas to focus on that range from eating better, managing stress, quitting smoking, and more.



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.



Treatment Cost Estimator (for PPO members): The Treatment Cost Estimator tool can help you have more control over your healthcare costs. You and your family can compare costs for more than 1,600 procedures and treatments between different hospitals and surgical centers. To access this tool, select the Treatment Cost Estimator tile on your member dashboard once you've logged on to [blueshieldca.com](https://www.blueshieldca.com).



Plan Ahead: Get a Fill Before Year End

If you get maintenance medications through mail order and you need a refill prior to January 1, 2022, you can call Express Scripts. Otherwise, you may have to get a 30-day prescription at a retail pharmacy while Blue Shield of California sets up your new mail order arrangement.

Prescription Drug Coverage

When you enroll in a Blue Shield medical plan for 2022, your prescription drug coverage will be provided through Blue Shield of California. Your Blue Shield prescription drug coverage is very similar to the current Express Scripts' coverage, with some minor exceptions.

Beginning January 1, 2022, register on the Blue Shield member portal at blueshieldca.com, to access details on prescription drug coverage and costs, formularies, maintenance medications and more. For resources to help you save money on prescription drugs, see "Tools to Help Manage Your Medications" on [page 9](#).

Accessing Your Prescription Drug Coverage

Filling prescriptions through Blue Shield of California is easy:

- **Short-term prescription medicine:** For short-term needs, such as antibiotics for strep throat or pain relievers for an injury, you may fill your prescription at a Blue Shield network pharmacy, or any number of retail pharmacies. Just present the pharmacist with your Blue Shield of California member ID card and written prescription.

For more details on network pharmacies, see "Savings through Network Pharmacies", [page 8](#).

- **Maintenance medicines:** For medications you take regularly to treat ongoing conditions (such as drugs used to treat high-blood pressure or diabetes), you may use a Blue Shield network pharmacy or any retail pharmacy.





Blue Shield Formulary

While you may not hear the term “prescription drug formulary” very often, it’s actually an important term to know if you want to save money on prescription medications! A “formulary” is a list of medications covered by your prescription drug benefits. **Only prescription drugs listed on your plan’s formulary are covered by your plan. That means when you obtain non-formulary medications, you pay 100% of the cost.**

Be aware that there may be differences between the Express Scripts formulary and your new Blue Shield of California plan’s formulary. While you’ll always be notified if your current medication is no longer covered, it’s always a good idea to check your current and new medications against the prescription drug formulary available via the Blue Shield member portal, blueshieldca.com/pharmacy.

Please note that this list may be updated during the year, so drugs that currently excluded on the formulary may change over time.

Savings through Network Pharmacies

Although you can fill your prescriptions from any retail pharmacy, you’ll save money when you use a Blue Shield of California network pharmacy. Blue Shield network pharmacies include in-house pharmacies at:

- Large grocery chains such as Albertson’s, Ralphs, and Vons
- Drug stores, such as Walgreens and Rite-Aid
- Costco and Wal-Mart stores



Preventive Medications at No Cost to You

Your Blue Shield of California plan provide no-cost coverage for preventive service benefits included under the Affordable Care Act (ACA). For information on medications on your plan’s preventive services lists, go to the Blue Shield member portal at blueshieldca.com.



Tools to Help Manage Your Medications

When you register with the Blue Shield member portal at blueshieldca.com, you have access to prescription drug tools to help you manage your medications safely and effectively, while saving money:



Check Drug Costs & Coverage: The Check Drug Cost & Coverage tool allows you to search and compare drug costs at multiple pharmacies, including mail order.



Drug Reference and Interactions: The drug interaction checker allows you to enter in two or more medications to determine if there are drug interactions. The tool indicates both major and minor interactions in the results. While this tool can assist in identifying potential drug interactions, always consult with your doctor for all medications and input on prescription drug interactions. You can also use the checker to identify pills by searching the number and letter combinations imprinted on the pill or by selecting shape and color.

