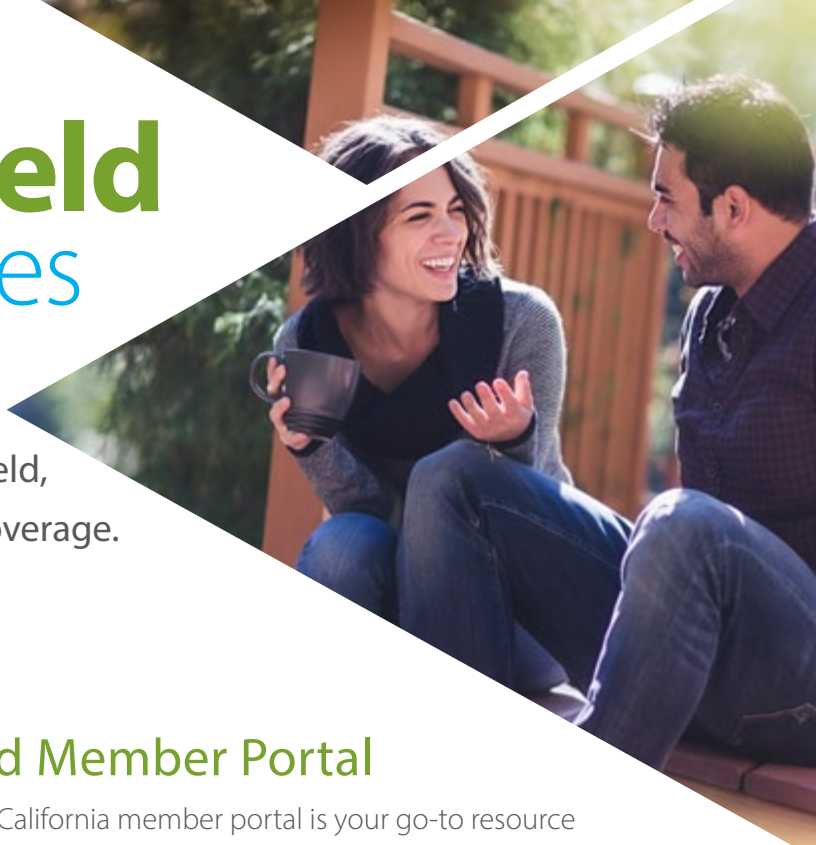


# Your Blue Shield Member Resources

This flyer provides key information to help you access care and assistance from Blue Shield, so you can make the most of your medical coverage.



## For Other Benefits Questions and Assistance

Contact the Mercury  
Benefits Team:

- **Email:** [mybenefits@mercuryinsurance.com](mailto:mybenefits@mercuryinsurance.com)
- **Phone:** 877-716-6372, option 3

## Blue Shield Member Portal

The Blue Shield of California member portal is your go-to resource for medical and prescription drug coverage information and member support. Access the 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.
- Help finding doctors in your network. Simply log in to your account and use their Find a Doctor tool.

### Registering as a New User

If you are enrolling in a Blue Shield Plan for the first time, you must register on the Blue Shield member portal at [blueshieldca.com](https://blueshieldca.com), so you can access specific plan information, claims, and 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 ID card
- Birth date
- Email address





### On the Go? Take Blue Shield with You!

With the Blue Shield app, the Blue Shield portal is just a click away. With the app, benefits information, tools, and guidance are right at your fingertips — just download the app from your app store.



## Medical Plan ID Cards

When you enroll for Blue Shield medical coverage, you and your enrolled family members will receive a medical plan ID card from Blue Shield. Cards are mailed to your home in 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.



## Save Money with a Blue Shield Network Provider

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, visit [blueshieldca.com/mercury](https://blueshieldca.com/mercury):

- In the menu at the top of the page, click "Find a provider."
- Follow the prompts in the Virtual Assistant to get help finding a provider.

## Tools to Take Charge of Your Health

Once you register 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 EPO:** \$0
- **Blue Shield PPO \$aver/HSA Plan:** \$0 (\$60 before deductible)
- **Blue Shield PPO Super \$aver/HSA:** \$0 (\$60 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.



**Wellvolution®:** Wellvolution®, our digital platform for health and well-being, offers 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 health care 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, log into [blueshieldca.com](https://www.blueshieldca.com) and select the Treatment Cost Estimator tile on your member dashboard.



## Prescription Drug Coverage

Visit the Blue Shield member portal 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 for Managing Your Medications” on [page 5](#).

### Accessing Your Prescription Drug Coverage

Filling prescriptions through Blue Shield 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 member ID card and written prescription.
- **Maintenance medicines:** For medications you take regularly to treat ongoing conditions (such as drugs used to treat high-blood pressure or diabetes), you can save money by using Blue Shield’s mail service pharmacy and get a 90-day supply for just twice your copay. You can also refill your maintenance medications at participating retail pharmacies for three times your copay.

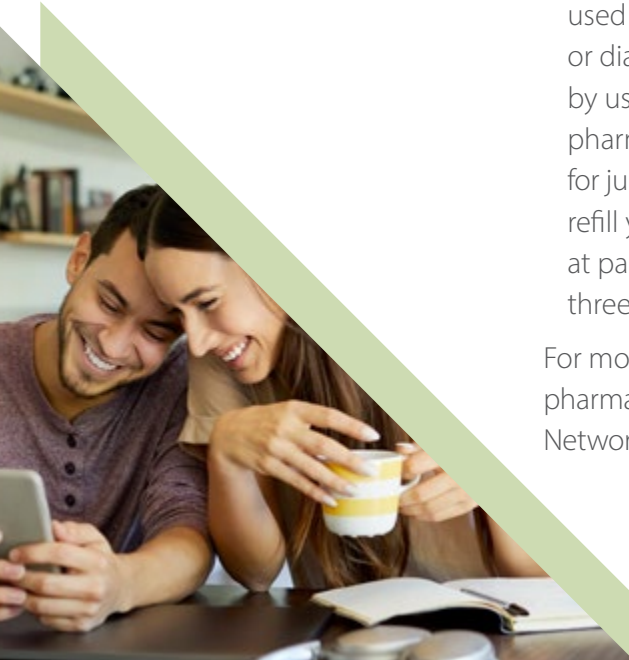
For more details on network pharmacies, see “Save Money through Network Pharmacies” on [page 5](#).

### 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 get non-formulary medications, you pay 100% of the cost.

While you’ll always be notified if your current medication is no longer covered by your Blue Shield plan, 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 at [blueshieldca.com/pharmacy](https://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.





## Prescription Drug Coverage (continued)

Blue Shield network pharmacies include in-house pharmacies at:

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



### Preventive Medications at No Cost to You

Your Blue Shield plan provides no-cost coverage for preventive service benefits, including preventive medications. For details on covered preventive medications, go to the Blue Shield member portal at [blueshieldca.com](https://www.blueshieldca.com).

## Tools for Managing Your Medications

When you register with the Blue Shield member portal at [blueshieldca.com](https://www.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.