

welcome



a get-set-go guide to your health plan and wellness

blue  of california

ebay inc™

Hello and welcome to Blue Shield!

When it comes to your health and wellness needs, it's all about you. You can count on Blue Shield to provide you with resources that put you front and center with more tools and support.

This helpful guide outlines the many ways we can support you along the road to success. Here you'll find how your health plan works and learn about all the programs and services available to you.

Whether you're healthy or have an acute or chronic condition, we're there to help you on your way to better health.

Blue Shield of California is proud to be your administrator and network provider for eBay EPO, CDHP, and PPO health plans. (See the "Getting started" section for brief plan descriptions.)



Blue Shield goes where you go

You can gain access to online information by using your mobile device. Simply scan the QR codes throughout this guide and get instant access to plan information, health and wellness resources and services, and our contact info.

Note: You will need to download a QR code application if you have not already done so.

What's inside

We'll help you understand your health plan benefits and provide the help and resources when you need it.

Ready to start? Let's go.

For easy reference, this guide is divided into three sections to help you understand your health plan benefits. Each section gives you an overview of key information.

1. Getting started
2. Accessing care
3. Prevention, wellness, and condition management

Putting your health first

Participation in one of the health programs made available through Blue Shield can help you make better choices so you can take control of your health and avoid unnecessary expenses. Whether you want to ease stress or lose weight – we'll help you reach your goals. And, whatever your healthcare concerns, you get the information, tools, and support from Blue Shield to help you stay healthy and live well. See the "Prevention, wellness, and condition management" section of this guide for more information.

For information about your coverage and specific benefits of your plan, please call Blue Shield Member Services at **(800) 688-0327**, 8 a.m. to 8 p.m. in all time zones, Monday through Friday, or visit blueshieldca.com/ebay.



Did you know?

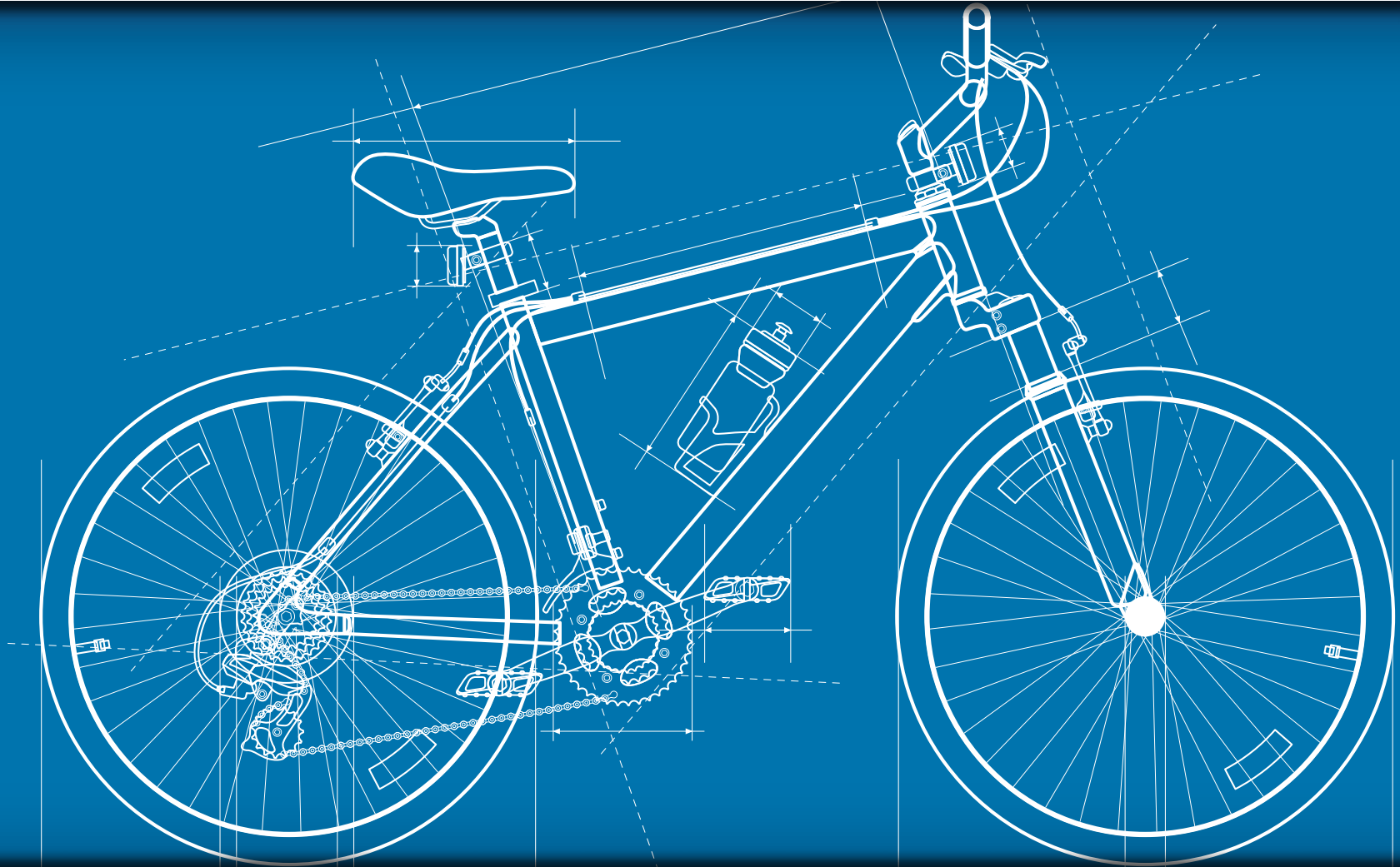
It's all about you – and your well-being

To enable you to take control of your health, Blue Shield has created a website just for you. Here you can get information about your health benefits, find providers, and learn more about the many programs and services available to you.

Simply scan the QR code to learn more.



getting started



Getting the most from your healthcare plan

Follow the steps below to get started with your EPO, CDHP, or PPO health plan administered through Blue Shield.

1. Review your new member ID card

Your Blue Shield member ID card is a key part of accessing your health care, so please keep it with you at all times. You'll need to present this card anytime you receive covered care within our network.

Review your new ID card carefully, making sure all of your information is correct, and remember to replace your old health plan ID cards with this new one.

How to request additional copies: If you need to make changes to your ID card or would like additional ID cards, please contact Member Services at **(800) 688-0327**, or go to **blueshieldca.com/ebay** and click on *Log in* or *Register for an online account*. Once you have logged in, select *My Health Plan*, then *Order Blue Shield ID Cards* (on the right side), and follow the instructions. You can also print temporary ID cards by selecting *Print a Temporary Member ID Card*.

2. Register for online access to your health plan

By registering for an online account, you can get access to your most current health plan information, highlights of your benefits, search for doctors in our networks, and more. Just go to **blueshieldca.com/ebay**, click on *Register for an online account* and follow the instructions to set up an account.



Did you know?

Register today for your personalized account

Get access to benefit details for covered services, find network doctors and facilities, print temporary ID cards, and more – all in one secure place exclusively for your health plan.

3. Complete the optional Personal and Health Information Release form to access health information for your spouse or dependents over the age of 18

Blue Shield protects the confidentiality and privacy of your personal and health information, including medical information and individually identifiable information such as your name, address, telephone number, and Social Security number. To ensure this, Blue Shield requires a signed authorization form for you to access health information for your spouse or dependents over the age of 18.

To request an authorization form, go to blueshieldca.com/ebay, and log in or register for an online account. Once you have logged in, select *My Health Plan*, then *Resources*. Click on *Forms*, then scroll down to “Release of Information” and click on *Personal and Health Information Release* to download the form. If you don’t have access to the Internet, or have questions about how Blue Shield protects your privacy and confidentiality, please call our Privacy Office directly at **(888) 266-8080**.

4. Schedule an annual exam with your doctor

Annual preventive care exams are covered through your health plan at no additional cost to you. To help you prepare for your appointment, you can download a list of recommended screenings and immunizations by age group, on blueshieldca.com/preventive. See the “Prevention, wellness, and condition management” section of this guide for more information on the programs and resources available to help you stay healthy.

5. Review the *Benefit Booklet* for your plan

The *Benefit Booklet* for your health plan contains a detailed description of coverage and benefits. To download a copy, go to blueshieldca.com/ebay and select *Plan Benefits*.

Coordination of benefits (COB)

If you or your dependent(s) have other coverage, you can download a form at blueshieldca.com/ebay. Select *Plan Benefits*, and then *Transitioning to Blue Shield*. Fill out the form, and mail it back to Blue Shield. Or, you can call **(800) 688-0327** and provide the necessary information to help Blue Shield determine how your plans coordinate coverage for you and your family.



getting started

accessing care



Below is an overview of how to access care. For detailed information on your benefits and coverage, see the *Benefit Booklet* for your health plan by going to blueshieldca.com/ebay and selecting *Plan Benefits*.

How to find a network provider

It's easy to find physicians, specialists, and hospitals online. Just go to blueshieldca.com/ebay and select *Find a Provider*.

How your plan works

EPO plan

If you are enrolled in the EPO* (Exclusive Provider Organization) plan, you have access to providers in the Blue Shield PPO network. However, if you seek services from providers outside the network, except for emergencies, the EPO plan will not cover those services.

You can see any specialist in the PPO network without prior authorization from your primary care physician. However, some services do require prior authorization. To see if your doctor is in the network, go to blueshieldca.com/ebay and select *Find a Provider*.

The EPO plan does not have a deductible, and there is no charge for some services, such as outpatient X-ray and laboratory services and prenatal and postnatal physician office visits. Preventive services are always provided at no cost to you. For other services, you will need to pay a copayment.

For a detailed description of coverage and benefits, download a copy of the *EPO Benefit Booklet* by going to blueshieldca.com/ebay and selecting *Plan Benefits*.

Did you know?

You can find a network provider quickly

Scan the QR code below to find a network provider online.



* Available in all states where the HMO is not offered.



CDHP and PPO plans

If you are enrolled in the CDHP (Consumer-Directed Health Plan) or PPO (Preferred Provider Organization) 300 or 750 plan*; you can see any doctor you choose for most services, whenever you want – the choice is yours. So if you already have doctors you like, you can continue seeing them, even if they're not in the Blue Shield network. And you don't need a referral for specialty care. You can go directly to any specialist you want.

Although you can see any licensed healthcare provider you choose, if you go to a non-network provider, you will pay more. In general, you get more for less money when you see a network provider. It works like this:

When you see a network provider:

- No need to file claims – your providers will submit their claims to Blue Shield.
- Preventive care is covered at 100%.
- PPO plan: You pay a copayment for office visits, and 100% of the amount allowed for services such as lab work, X-rays, etc. until you meet your calendar-year deductible.
- CDHP: You pay 100% of the amount allowed for all services (except preventive care) until you meet your calendar-year deductible.
- If you have met your calendar-year deductible, then you pay a copayment or coinsurance (a fixed percentage of the cost for services provided).

When you see a non-network provider:

- You will usually be required to pay providers 100% of the cost of the service at the time the services are rendered. You will then need to submit a claim form along with the itemized bill from your provider to Blue Shield. To download a claim form, go to **blueshieldca.com/ebay** and select *Log in*. Once logged in, click on *My Health Plan*, select *Resources*, and then *Forms*. Under "Claims," look for the *Blue Shield Subscriber's of Statement of Claim* PDF link.
- If you haven't met your calendar-year deductible, you pay 100% of the amount billed for services. You will then need to submit a claim form along with your itemized bill from your provider to Blue Shield. The amount that Blue Shield allows for these services will then be applied to your deductible.
- Once you have met your deductible, you will pay a fixed percentage, called coinsurance, of Blue Shield's allowable amount, plus the amount above Blue Shield's allowable amount.

*available in all states

Tips for managing your PPO plan or CDHP:

- **Register for online access to your health plan**

You can see your health benefits; copayments/coinsurance; deductible amounts and accumulated totals; claims information, such as service type and date; and the amounts billed, paid, and outstanding, by simply registering at blueshieldca.com/ebay. Just click on *Register for an online account* and follow the instructions to set up an account.

You can download the Blue Shield claim form and also set up alerts to inform you when a claim is processed by Blue Shield.

- **Choose and request network providers to save on out-of-pocket costs**

To help you save money, check to see if providers are in the Blue Shield network before you schedule an appointment. Just go to blueshieldca.com/ebay and click on *Find a Provider* to locate a network provider or call Blue Shield Member Services at **(800) 688-0327**.

When you make an appointment, it's always a good idea to verify the provider is still in your plan's network.

Also, whenever you get a referral from your primary care physician, ask if you are being referred to a network provider, and remember to inquire about network laboratories, radiology labs, and other diagnostic services.

- **Check your EOB from Blue Shield concerning provider payments**

If you get a bill from a provider, wait until you receive the Explanation of Benefits (EOB) from Blue Shield to see how much you need to pay. Sometimes a doctor's bill is generated automatically and arrives before the EOB. The amount on the provider's bill should match the EOB from Blue Shield. If the amounts do not match, call Member Services at **(800) 688-0327** for assistance.

- **Ask non-network providers about their charges**

If you choose to go to a non-network provider, ask the provider's staff how much you will be charged before your visit. Then, refer to your plan's *Benefit Booklet* for the amount that you will be responsible for based on your plan's benefits. Remember, anytime you have questions about your plan or benefits, you can access your health plan online by going to blueshieldca.com/ebay or calling your dedicated Member Services representatives.

For a detailed description of coverage and benefits, download a copy of the *CDHP or PPO Benefit Booklet* by going to blueshieldca.com/ebay and selecting *Plan Benefits*.

How the health savings account for the CDHP works

If you are enrolled in the CDHP, then you have access to a health savings account (HSA)*, offered through HealthEquity†. This tax-free savings account works with your CDHP to help you pay your insurance deductible and qualified out-of-pocket medical expenses.

eBay contributes \$450 for individuals and \$900 for families annually to your HSA. You can also contribute pre-tax money to your HSA. If you don't use this money, it will roll over from year to year. And, if you leave your job or retire, you can take your money with you or leave it in your HSA to use for future medical expenses.

You will receive an HSA debit card from HealthEquity to pay for qualified health-related expenses. This card will draw available funds directly from your HSA. You can also pay for prescriptions at the point of sale. When you are paying a doctor's office or hospital, you should wait until after a claim is processed by Blue Shield and you received your Explanation of Benefits (EOB). The EOB will tell you how much you owe the provider so you don't overpay.

To help you manage your HSA, you can register for an online account at **myhealthequity.com**. Once you log in, you will have 24/7 access to your account balance, claim details, transaction information, as well as many other helpful resources to manage your HSA account.

For more information on the HSA and to view tutorials, visit **blueshieldca.com/eBay** and click on *Health Savings Account*.

Urgent care (EPO, CDHP, and PPO plans)

When you need treatment of minor conditions, you can avoid the long wait times in the emergency room and keep out-of-pocket costs down by choosing to go to an urgent care center.

Many urgent care centers are open for treatment after business hours and on weekends, and you can expect fast and personalized treatment from qualified professionals for conditions such as:

- Cough, sore throat, respiratory infections
- Earaches
- Back pain, body aches
- Colds, sinus infections, allergies
- Rashes, minor cuts, scrapes

To find an urgent care center near you, go to **blueshieldca.com/eBay** and click on *Find a Provider*.

Emergency care around the world (EPO, CDHP, and PPO plans)

The BlueCard® Program gives you access to emergency care around the world. You are not required to use a BlueCard provider; however, it's in your best interest to use a BlueCard provider to keep your costs down. You can locate a BlueCard provider at any time by calling **(800) 810-BLUE** or by going to **blueshieldca.com/eBay** and selecting *Find a Provider*.

* Although most individuals who enroll in an HSA-compatible high-deductible health plan (HDHP) are eligible to open a health savings account (HSA), you should consult with a financial adviser to determine if the CDHP with HSA is a good financial fit for you. Blue Shield of California does not offer tax advice for HSAs, as HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, please consult your financial or tax adviser.

† HealthEquity, Inc. is the custodian of your health accounts and is independent from Blue Shield of California. Neither HealthEquity nor Blue Shield of California provides medical or tax advice. Content should not in any case replace professional medical or tax advice.



prevention, wellness, and
condition management



There is an old saying that an ounce of prevention is worth a pound of cure. This section provides an overview of the programs and services that can help you and your dependents stay healthy. These are readily available to you at no additional cost.

Start with prevention

Preventive exams

Your doctor knows that preventive screenings and tests are often the best first steps in preventing illness. They also allow for rapid response to early onset of health problems, when treatments can be most effective. If you are healthy, these screenings and tests can give you a good baseline with which to compare any future checkups.

You and your dependents have access to preventive exams and services defined as “routine preventive care” without having to pay a copayment as long as you seek care from a network provider. To see details about your plan’s coverage of preventive health benefits, please refer to the *Benefit Booklet* for your health plan by going to blueshieldca.com/ebay and selecting *Plan Benefits*.



Did you know?

Prevention first! Your to-do list for better health

Take steps for a healthier you with recommended preventive health screenings and immunizations that will keep you on the path to wellness.

Scan the QR code to review current preventive health guidelines.

Recommended screenings, tests, and immunizations

To help you stay up-to-date with the current recommended screenings, tests, and immunizations, Blue Shield has compiled a guideline to help you keep track of what's needed and when. This guide provides information by age group and gender, including:

- Children ages 0-2, 3-10, and 11-19
- Women ages 20-49 and 50+
- Pregnant women
- Men ages 20-49 and 50+

This guide includes helpful information, such as:

- Immunizations by age group and gender
- Recommendations on health screenings, counseling, and services
- Topics to discuss with your doctor at your annual exam
- Other preventive health tips and information

To download these guidelines, go to blueshieldca.com/preventive or scan the QR code on the previous page.

Help with managing chronic conditions

If you have a certain chronic condition, Blue Shield's condition management programs can help improve your quality of life by showing you how to take an active role in managing your condition.

Blue Shield's programs provide support for:

- Asthma
- Coronary artery disease (CAD)
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Heart failure
- Condition management

To learn more about how these programs can help you and your dependents, go to blueshieldca.com/ebay, click on *Programs and Services*, then choose *Condition Management*. You can apply to participate in these programs by calling **(866) 954-4567**.



Resources to support your health

NurseHelp 24/7

As an EPO, CDHP, and PPO participant, you have access to registered nurses anytime day or night, seven days a week through NurseHelp 24/7SM. Just call **(877) 304-0504** for immediate and reliable health advice and information. This number is also conveniently located on the back of your Blue Shield ID card, so you should always have it handy. (This is another important reason to always carry your ID card with you.)

Blue Shield's registered nurses are available 24 hours a day to answer any of your health questions, including concerns about:

- Symptoms you are experiencing
- Minor illnesses and injuries
- Chronic conditions
- Medical tests and medications
- Preventive care

This service is provided at no additional cost to you. In the case of a medical emergency, always call 911 immediately.

Health Advocate

In addition to NurseHelp 24/7, you also have access to a dedicated team of registered nurses ready to help you navigate the healthcare system, resolve problems, and provide health counseling at no additional cost. Health Advocate nurses can also help to coordinate your care among your physicians and specialty-condition management programs.

Below are some additional ways that the Health Advocate nurses can help you and your dependents:

- Work with physicians and specialty providers to coordinate care, including inpatient hospitalization and prior authorization.
- Provide health counseling and answers to health- and treatment-related questions.
- Assist you and your dependents with help accessing appropriate care and the tools to make informed treatment, self-management, and wellness decisions.
- Provide case management for serious and chronic conditions.
- Offer prenatal and high-risk pregnancy counseling.

A Health Advocate nurse may also reach out to you and offer help to effectively manage your care and learn about any health conditions you may have. Participation is always optional and Health Advocates hold all information in strict confidence.

You can learn more about the Health Advocate program by going to **blueshieldca.com/ebay**, selecting *Programs and Services*, and then *Comprehensive Health Advocate*, or by calling Member Services at **(800) 688-0327**.



Prenatal Program

This program guides expectant parents from the first trimester to postnatal care and offers practical advice and useful information.

When you enroll in the program, you will receive a book of your choice and an information packet that includes:

- Recommendations to get early and continuous prenatal care
- Ways to maintain a healthy lifestyle before, during, and after pregnancy
- Tips and information about each stage of your pregnancy
- A home-safety checklist to help you prepare for the arrival of your baby
- Information about recommended vaccines for your child

Additionally, you will be provided a pregnancy calendar to help you track appointments, questions for your doctor, special milestones, and more. And, you will have access to a free text-message service that will send you text messages three times a week with information to help you through your pregnancy and baby's first year.

Enrolling in the program is simple. For more information, just call **(877) 371-1511**.

eBay Employee Assistance Program (EAP)

This program is available to you and your household members, regardless of which health plan they are enrolled in. From tips for dealing with the stress of daily life to clinical assistance with mental health concerns, the eBay EAP can help. The program offers support in many areas:

- Personal issues, such as relationship problems and stress
- Parenting tips
- Legal concerns
- Financial consultation
- Community resources for child care and elder care

The EAP provides one to six face-to-face sessions with a counselor per area. If you need help, EAP staff members are only a phone call away with resources to help address your issues. Just call **(800) 327-0798**. If you are located in Nebraska, EAP services are provided through Arbor Family Counseling and can be reached at (800) 922-7379.

Wellness discounts

Blue Shield offers a variety of discounts on popular programs* that can help you save money and get healthier. To find out more details on these programs, go to blueshieldca.com/ebay, click on *Programs and Services*, then *Wellness Discounts*.

- **Weight Watchers** – Get discounts on three- and 12-month subscriptions, monthly passes, and at-home kits.
- **24 Hour Fitness**† – Enjoy waived enrollment fees and discounts on monthly membership dues.
- **ClubSport and Renaissance ClubSport**† – Get a 60% discount on enrollments when joining with a month-to-month agreement. Enrollment fees are waived when joining with a 12-month agreement. (There is a one-time \$25 processing fee when you enroll.)
- **Alternative Care Discount Program**† – Save at least 25% on acupuncture, massage therapy, and chiropractic services, plus get discounts on health and wellness products.
- **Discount vision and LASIK services**‡ – Although you have vision coverage available through your eBay benefit programs, Blue Shield offers discounts for exams, frames, and LASIK procedures.

* The networks of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or 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 eBay health plans' covered benefits. Participants should access those covered services prior to using the discount program.

Participants who are not satisfied with products or services received from the discount program may use Blue Shield's grievance process described in the *Plan Summary Document* for the CDHP, PPO, and EPO plans. Blue Shield reserves the right to terminate this program at any time without notice.

Discount programs administered by or arranged through the following independent companies:

- Alternative Care Discount Program – American Specialty Health Systems, Inc. and American Specialty Health Networks, Inc.
- Discount Vision Program – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- LASIK – Laser Eye Care of California, LLC, QualSight, Inc., and TLCVision Corporation

† 24 Hour Fitness, ClubSport/Renaissance ClubSport, and Alternative Care Discount Program are not available in all states. Members should contact their local 24 Hour Fitness or ClubSport gyms, or American Specialty Health (ASH) provider to determine whether a Blue Shield of California discount applies. To find an ASH provider, call (877) 335-2746.

‡ For Discount Vision Program providers, go to www.ecndiscount.com. TLC Centers are not available in all states. To find a TLC Center near you, call (877) TLC-2020.

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.

These discount program services are not a covered benefit of eBay health plans, and none of the terms or conditions of eBay health plans apply.

We're here to help

Blue Shield Member Services (800) 688-0327
8 a.m. to 8 p.m. in all time zones, Monday through Friday.
BlueCard Program (800) 810-BLUE
Blue Shield of California Privacy Office. (888) 266-8080
Condition management programs (866) 954-4567

Health Advocate (800) 688-0327
NurseHelp 24/7 (877) 304-0504
Prenatal Program (877) 371-1511
eBay Employee Assistance Program (800) 327-0798
If you are located in Nebraska, EAP services are provided through
Arbor Family Counseling and can be reached at (800) 922-7379.

