



BLUE SHIELD OF CALIFORNIA

EngagementPoint: Blue Shield of California's all-in-one app that gives members access to all of their healthcare benefits, gives them the ability to participate in personalized self-care plans, and earn rewards for reaching their health goals.

Through EngagementPoint, members can:

- View their health plan info, which shows deductibles and out-of-pocket maximums all in one place.
- Find in-network doctors, hospitals, and urgent care centers.
- Speak with a registered nurse who can provide health counseling.
- Interact with a multidisciplinary team that can help with disease prevention, nutrition, weight management, stress reduction, and management of chronic conditions, such as diabetes, hypertension, and stress.
- Connect with a social worker who can assess emotional and psychological wellbeing. Social workers can also provide crisis intervention, substance abuse counseling and mental health referrals.
- Participate in Wellvolution, which offers Blue Shield members a variety of top-rated programs to help build a healthy life.



HIGH DEDUCTIBLE HEALTH PLAN (HDHP) UPDATE

PPO: HDHP1 plan changes to meet IRS requirements, effective 10/1/2023:

- **HDHP 1**
 - Self-only deductible will increase to \$1,500 (+\$100)
 - Family deductible will increase to \$3,000 (+\$200)

CARRUM HEALTH NETWORK EXPANSION

Higher quality. Lower costs. Surgery and cancer care have never been better. Carrum Health's proven and validated programs are designed to reduce costs and deliver meaningful member experiences.

- Carrum Health offers members a curated Center of Excellence (COE) network.
 - Top 10% of the best quality providers.

- Guided Care Experience
 - Zero-travel option available for members
 - Surgical care decision-making and guidance
- Optimal Outcomes
 - Aligned incentives
 - 30% surgery avoidance
 - 80% fewer readmissions
- New additions to the California COE network include:
 - City of Hope
 - Access Hope
 - Surgery Partners (eight locations throughout California)
 - Community Hospital of Monterey Peninsula (coming Q3 2023)

SOLERA HEALTH

NEW! Solera4Me is a preventive healthcare benefit that is now available for all PPO and EPO plan subscribers. It is a lifestyle change program that can help you lose weight, adopt healthy habits, and reduce your risk of developing diabetes. Lasting 16 weeks, this program is available at no charge to members who qualify.

CARELON BEHAVIORAL HEALTH EAP

Beacon Health Options name change: Carelon Behavioral Health

NEW! Beacon Health Options (Beacon) is now Carelon Behavioral Health (Carelon). This change does not impact any EAP benefits or services. Members can see all of their previous doctors and health professionals and all phone numbers, emails, websites, and apps will redirect members to the right place. By joining the Carelon brand, Beacon is able to expand its reach and its network, helping to deliver services to meet all of your health needs. Carelon Behavioral Health is committed to connecting members to the care they need.

BLUE SHIELD OF CALIFORNIA HMO PLANS

There are no changes to Blue Shield of California HMO plans.

DELTA DENTAL

NEW! Plan enhancements for Delta Dental plans effective 10/1/2023.

- **Diagnostic and Preventive Maximum Waiver:** All Delta Dental plans will include a waiver for diagnostic and preventive care. Cost of exams, cleanings and x-rays can add up, but with this waiver, members will have more of their calendar year maximum to help cover more expensive

treatment. Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments.

- **Standard Incentive Plan PPO Provider Maximum Increased to \$400:** Enrolled members on a Delta Dental Standard Incentive Plan will have an extra \$200 added to their calendar maximum when using a PPO plan provider.
- **SmileWay Wellness Plan:** Enhanced coverage for higher-risk members. Members who visit the Delta Dental website to opt-in will receive the following benefits:
 - 100% coverage for deep cleaning below the gum line. One periodontal scaling and root planing procedure per quadrant.
 - 100% coverage for the following*:
 - Teeth cleaning for an adult or child: Prophylaxis
 - Treatment for inflammation or infection: Periodontal maintenance procedure
 - Plaque removal: Scaling in presence of moderate or severe gingival inflammation

**Four of the items above (any combination) per calendar or contract year*

METLIFE

Life may mean dealing with challenges. For CVT districts with MetLife term life insurance, don't forget to promote the Supplemental Life Benefit during open enrollment. Additionally, it's also a good time to encourage employees to review their current beneficiaries and update that list if necessary.

VSP

There are no changes to VSP vision plans.