



Tandem Narrow Network Plan

Tandem Narrow Network

Narrow Network – It is a narrow network. It's offered in addition to the current plans.

Current Utilized Providers - 87% of members are already using Tandem providers.

Cost Savings to the Plan - Because it's a separate ACO contract of providers (value based partnerships), members in SLO and Ventura counties utilizing the network could generate more savings to the plan. (More on slide 6)

Lower Cost for Families – Adding this narrow network plan could help members with families who don't choose the HDHP plan, see a lower premium out of pocket cost. Families on this plan would save \$1,644 per year in total premiums as compared to the Low EPO.

Cost of Tandem - Compared to the Low EPO renewal rates is about -5.5% decrease in rates.

Primary Care Physician - After enrolling in a Tandem PPO plan, you will be matched with a primary care physician (PCP) in the Tandem PPO Network. Having a PCP means you have a doctor you can turn to for healthcare advice. You don't need to visit your PCP first to receive care. And you can see any doctor or specialist that you want without a referral. If you prefer a different PCP, you can easily change it online.

Tandem Narrow Network Plan

Medical Plan Benefit
Calendar Year Deductible Individual / Family
Annual Out-of-Pocket Maximum Individual / Family
Lifetime Maximum
MAJOR MEDICAL
Physician Office Visit
Specialist Copay
Preventive Care
Lab and X-Ray
Hospitalization
Inpatient
Carrum Contracted Procedures
Outpatient
Carrum Contracted Procedures
Emergency Room
Urgent Care
Chiropractic Care
Acupuncture Care
PRESCRIPTION DRUGS
Deductible
EIA Pharmacy Maximum
Generic / Brand / Non Formulary
Retail - 30 day supply
Mail Order - 90 day supply
Rx and Go (Generics)
Specialty Medications

CSAC-EIA / (Blue Shield w/ RX UM)	
Current	
Low EPO	
	\$300/\$600
	\$2,000/\$4,000
	Unlimited
	\$25 (not subject to deductible)
	\$40 (not subject to deductible)
	No Charge (not subject to deductible)
	No Charge (after deductible)
	\$500 per admit + 20% (after deductible)
	\$0 (using Carrum Health Program)
	\$500 per admit + 20% (after deductible)
	\$0 (using Carrum Health Program)
	\$250 copay (after deductible)
	(waived if admitted)
	\$25 (not subject to deductible)
	Not Covered
	Not Covered
	\$100 Ind/\$300Fam (brand / brand non-formulary)
	\$4,600 Ind/\$9,200 Fam
	\$15 / \$35 / \$50
	\$30 / \$70 / \$100
	\$0 (up to 90 day supply)
	20% up to \$100 copay maximum

CSAC-EIA / (Blue Shield w/ RX UM)	
NEW EPO Plan - Tandem Network	
Proposed - Option 2	
	\$500/\$1000
	\$3,000/\$6,000
	Unlimited
	\$25 (not subject to deductible)
	\$40 (not subject to deductible)
	No Charge (not subject to deductible)
	20%
	\$500 per admit + 20% (after deductible)
	\$0 (using Carrum Health Program)
	\$500 per admit + 20% (after deductible)
	\$0 (using Carrum Health Program)
	\$250 copay (after deductible)
	(waived if admitted)
	\$25 (not subject to deductible)
	\$15 visit (20 shared visit with Acu)
	\$15 visit (20 shared visit with Chiro)
	\$100 Ind/\$300Fam (brand / brand non-formulary)
	\$4,600 Ind/\$9,200 Fam
	\$15 / \$35 / \$50
	\$30 / \$70 / \$100
	\$0 (up to 90 day supply)
	20% up to \$100 copay maximum

MONTHLY RATES - ACTIVES
Employee Only
Employee + 1
Family

EES
1,259
128
108
1,495

	Current	Renewal
Employee Only	\$808.25	\$851.25
Employee + 1	\$1,494.25	\$1,573.25
Family	\$2,348.25	\$2,472.25

	Proposed
Employee Only	\$804.25
Employee + 1	\$1,486.25
Family	\$2,335.25

Annual Premium

Current	Renewal
\$17,549,541	\$18,481,233

Annual Dollar Change
Annual Percent Change

\$931,692
5.3%

MONTHLY RATES - EARLY RETIREES
Employee Only
Employee + 1
Family

EES
31
8
0
39

	Current	Renewal
Employee Only	\$1,556.25	\$1,638.25
Employee + 1	\$2,879.25	\$3,032.25
Family	\$4,521.25	\$4,761.25

	Proposed
Employee Only	\$1,548.25
Employee + 1	\$2,864.25
Family	\$4,497.25

Annual Premium

Current	Renewal
\$855,333	\$900,525

Annual Dollar Change
Annual Percent Change

\$45,192
5.3%

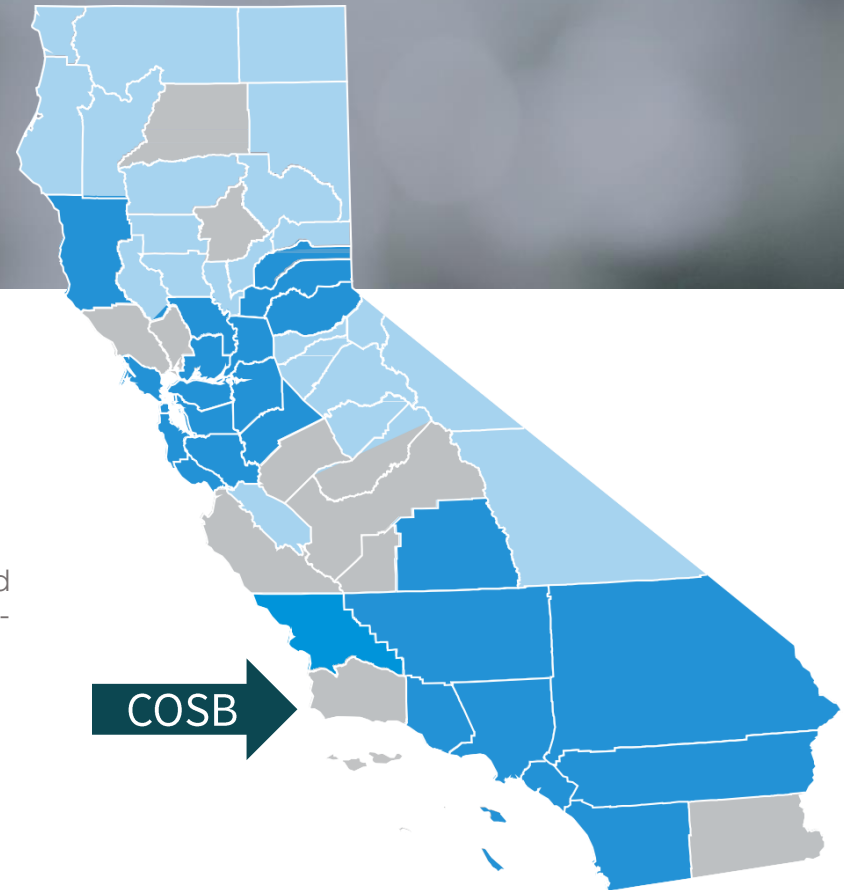
This summary is for informational purpose only. It does not amend, extend, or alter the current policy in any way. In the event information in this summary differs from the Plan Document, the Plan Document will prevail.

Active tier counts updated March 2020 per BCC Census
Early Retiree tier counts updated March 2020 per January EIA Health census

Tandem PPO network

Map legend

- Providers in these counties are an exact match of our full PPO network
- Providers in these counties are predominantly centralized around our value-based partnerships; also includes non-ACO PPO providers to ensure countywide coverage
- Providers are a subset of our full PPO network providers; they are not currently part of a value-based arrangement



Option 2 - Tandem Network

87% provider match in current plan utilization

58% of physicians from the full PPO Network 93% hospitals from the full PPO Network

Tandem Network Hospitals:

GOLETA VALLEY COTTAGE HOSP

LOMPOC VALLEY MEDICAL CENTER

MARIAN REGIONAL MEDICAL CENTER

SANTA BARBARA COTTAGE HOSP

SANTA YNEZ VALLEY COTTAGE HOSP

Tandem Medical Groups include:

Access Medical Group

AppleCare

DignityHealth

Adventist – Simi Valley

Dignity – South Coast

For a full list of providers...

<http://www.blueshieldca.com/networktandemppo>

Tandem Plan Value Adds

- \$0 copay on all virtual care visits with Teladoc
- \$0 copay on first Heal visit
- \$0 membership fee on Healthy Savings
- Shield Concierge (Customer Service Team) included
- Wellvolution included

Disclosures

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