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NetValue HMO Plan

NetValue* HMO plan

*same benefits, lower prices, select network, no catch.

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The Blue Shield NetValueSM HMO plan is designed to provide you and your family savings on rates and has no or low copayments, comprehensive benefits, self-referral to specialists through the Access+ Specialist program, health management programs, and value-added services. With NetValue, you save money.

We can offer you this plan because the NetValue network comprises a smaller network of our HMO providers that meet quality and efficiency standards. This allows us to keep monthly rates low. NetValue is our fastest growing HMO plan for CalPERS, attracting members across the state.

You'll have no annual deductibles and pay only an affordable copayment each time you see a physician. Your eligible dependents can also enroll in NetValue.

NetValue delivers value, quality, and choice:

- No deductible
- Low monthly rates, zero copayments for hospitalization and preventive care
- Self-referral to specialists, using the Access+ Specialist self-referral feature¹
- Health and wellness resources
- A CalPERS-dedicated Member Services team

¹ With Access+ Specialist, you can self-refer to a participating specialist in the same medical group as your Personal Physician for a fixed office visit copayment of \$30. Our Access+ Satisfaction service will refund your office visit copayment if you are ever dissatisfied with your visit. Not all medical groups or IPAs participate in this program.

2014 Service Area

NetValue HMO is available in the following counties, you and all enrolled family members must live or work in a NetValue service area to select this plan. Click on a county to view a full listing of providers within the county.

Contra Costa*	Marin	San Joaquin*
El Dorado*	Nevada*	San Luis Obispo
Fresno	Orange	San Mateo
Humboldt	Placer*	Santa Clara
Imperial	Riverside*	Santa Cruz

Kern	Sacramento	Sonoma
Kings	San Bernardino	Stanislaus
Los Angeles*	San Diego*	Ventura
Madera	San Francisco	Yolo

* partial county – please check the applicable *Evidence of Coverage and Disclosure Form* for covered areas.

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How to Select a Doctor

When you enroll in the NetValue HMO plan, you'll need to select a primary care physician for you and your dependents. At Blue Shield, we call them Personal Physicians. You and your covered dependents have the option to choose different NetValue Personal Physicians and medical groups.

To find out if your current doctor is in our network or to choose a new doctor, go to blueshieldca.com/findaprovider. Choose Find a Doctor, under Choose a Plan, select CalPERS, and then choose CalPERS NetValue HMO. Need help? Call your dedicated Blue Shield Member Services team at **(800) 334-5847** for personal assistance. You can change your Personal Physician at anytime for any reason, and your new doctor will be effective on the first of the following month.

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Covered Services and Benefits

This [2014 brochure](#) (PDF, 462KB) offers brief descriptions of the Blue Shield Net Value HMO plan benefits for CalPERS members.

Please see the [2014 NetValue HMO Basic Plan Evidence of Coverage](#) (PDF, 1.2MB) for the exact terms and conditions, including plan limitations and exclusions.

Preferred centers for knee and hip joint replacement

As part of Blue Shield's commitment to keeping health coverage affordable, we introduced a benefit change for knee and hip joint replacement in 2012. As a Blue Shield NetValue HMO plan member, you will be required to receive care for most elective knee and hip joint replacement procedures at one of our Blue Distinction Centers® throughout the service area in order to receive 100% hospital coverage.

Blue Distinction Centers are hospitals within Blue Shield's network that are nationally recognized by the BlueCross BlueShield Association for distinguished clinical care and processes. Facilities earn this designation based on rigorous, evidence-based, and objective criteria and input from physicians and medical organizations.

The following Blue Distinction Centers participate in the Blue Shield of California knee and hip preferred centers network:

- Alta Bates - Sutter
- Arroyo Grande Community
- Community Medical Center, Fresno
- Dameron Hospital
- Doctors Medical Center, Modesto
- El Camino Hospital, Los Gatos
- El Camino Hospital, Mountain View
- Enloe Medical Center
- Feather River, Butte County
- Hoag Memorial Hospital Presbyterian
- Huntington Memorial Hospital
- John F. Kennedy Memorial

John Muir Medical Center, Concord
John Muir Medical Center, Walnut Creek
Kaweah Delta
Loma Linda University
Lompoc Hospital
Long Beach Memorial Medical Center
Methodist Hospital of Sacramento
Mills Peninsula Medical Center
O'Connor Hospital, San Jose
Orange Coast Memorial
Parkview Community Hospital Medical Center
Pomona Valley
Providence Holy Cross Medical Center
Saddleback Memorial
St. Joseph Hospital, Eureka
St. Joseph Hospital of Orange
St. Jude Medical Center
Santa Rosa Memorial Hospital, Santa Rosa
Sharp Coronado
Sharp Memorial
Summit Medical Center - Sutter
Torrance Memorial Medical Center
UC Davis Medical Center
UCSF, Medical Center at UCSF
ValleyCare Medical Center

A travel benefit is also available for members who live more than 50 miles from a preferred center. These benefit changes include transportation, hotel accommodations, and other reasonable expenses for both the patient and a companion. For more details, please call Member Services at **(800) 334-5847**.

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Pharmacy Benefits

In addition to offering a large pharmacy network that includes chains such as Walgreens, Longs, and Rite Aid, we feature a convenient mail-order prescription service. If you take medication for a chronic condition such as diabetes or high blood pressure, you can get up to a 90-day supply of your prescriptions by mail. You may save money on your copayment and there is no charge for shipping. We've recently revised the copayment structure to encourage mail-order purchases.

To encourage the use of lower-cost and equally effective generic drugs, we implemented the following pharmacy benefit changes in 2012:

- You are required to pay the difference between a brand-name drug and a generic drug, plus the generic copayment, when the generic equivalent is available. (Exceptions for medical necessity are available via prior authorization; if approved, the applicable brand copay applies.)
- Retail copayments for formulary brand-name and non-formulary brand-name drugs increased by \$5.00.
- Copayments for 90-day mail-order prescriptions are double the cost of 30-day retail prescriptions. For example, you will pay \$5 for a 30-day supply of generic drugs at a retail pharmacy, but only twice this amount, or \$10, for a 90-day supply through the mail-order pharmacy.
- Non-formulary brand-name drugs and drugs used to treat erectile dysfunction do not accumulate towards the \$1,000 mail service out-of-pocket maximum.

Prescriptions at Participating Pharmacies

Prescription Drugs

\$5 generic
 \$20 brand name
 \$50 non-formulary/prescription – not to exceed a 30-day supply for short-term or acute illness, and maintenance medication for the first 3 months.

Maintenance Drugs After 3 months of Fill:

\$10 generic
 \$40 brand name
 \$100 non-formulary/prescription –not to exceed a 30-day supply.

Prescriptions Through the Mail

Blue Shield provides access to pharmacy mail services through PrimeMail, an independent company, offering you the convenience of receiving up to a 90-day supply of covered maintenance drugs delivered to your home or office.

Mail-Service Prescription Drugs

\$10 generic
 \$40 brand name
 \$100 non-formulary/prescription – not to exceed 90-day supply for mail order drugs which are taken over long periods of time (maintenance drugs); \$1,000 out-of-pocket annual maximum

To receive medications from PrimeMail, download and complete New Prescription Order Form and send it with your original prescription(s), and if applicable, the mail service copayment for each drug to:

PrimeMail Pharmacy
P.O. Box 27836
Albuquerque, NM 87125-7836

PrimeMail will fill your prescriptions for covered maintenance drugs, according to your physician's directions, up to the amount covered by your pharmacy benefit. Maintenance drugs are used on an ongoing basis for treatment of long-term conditions, such as high blood pressure.

Please allow up to 10 days for delivery from the time you mail your prescription. To check the status of your order, you can visit www.myprimemail.com or call PrimeMail customer service anytime at **(866) 346-7200**. You can order refills by visiting www.myprimemail.com or by calling PrimeMail at **(866) 346-7200** and following the telephone prompts to use the automated reorder system.

If you use TTY equipment in your home, you can take advantage of this mail service by calling **(866) 346-7197**.

To find out more about your personal Pharmacy copayments and benefits:

- Check your *Evidence of Coverage* (EOC) booklet
- Call Member Services at **(800) 334-5847**
- Log on to blueshieldca.com and select *My Health Plan* to view your plan summary, benefits and more

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