

Your Health Savings Account has its rewards too

Your Shield Spectrum PPOSM Savings Plus plan is HSA-eligible, which means you can deposit tax-free funds into a Health Savings Account (HSA). You can use money in your HSA to pay toward deductibles, copayments, and medical expenses.

Health Savings Accounts (HSAs) can give you more control over your healthcare expenses. Once you select OverAll Health, your employer will establish a Health Savings Account for you. As you move forward and earn rewards with OverAll Health, you'll receive up to \$600 in deposits into your Health Savings Account.

HSAs give you the benefits you want

Control

You own the HSA – control, save, move, and build your HSA as desired.

Savings

Save money in your HSA and build wealth with tax-free interest.

Ownership

Money in your HSA rolls over year after year like an IRA.

Empowerment

Decide how and when you use your HSA dollars for qualifying healthcare expenses.

Deductions

Individual contributions to your HSA are tax deductible.

Experience reliability

We aim to make getting the right health care easy. Use your coverage when you need it, manage your health with an array of resources at your fingertips, and discover why Blue Shield provides members with the reliability they need.

Enroll in OverAll Health and experience healthier living

Get ready to start living healthier, feeling better, and get the financial rewards you're looking for. All you have to do is take the first step and pick OverAll Health on your enrollment form.

Don't wait, enroll today!



OverAll Health

Live healthier, feel better,
and earn financial rewards.

A healthier, wealthier you, with OverAll Health. As an OverAll HealthSM member, you'll get high-quality, comprehensive, and affordable health coverage you can depend on, along with a host of wellness tools, programs, and resources to make smarter decisions about your health – all while earning financial rewards. You'll even have access to a Health Coach, who will be there to keep you motivated as you lead a healthier lifestyle.

Whether you're already practicing healthy habits or simply want to live healthier – OverAll Health rewards you up to \$600 for participating in the wellness programs. Discover how easy it can be to get healthy, stay healthy, be active, and increase your well-being.

blue  of california

Benefits you can depend on

Shield Spectrum PPO Savings Plus plan

OverAll Health includes our Shield Spectrum PPO Savings Plus plan.¹ It's an ideal fit for cost-conscious consumers who want to stretch health-coverage dollars and lower medical expenses.

Get the right coverage when you need it the most. From preventive care to emergency care, we cover a wide range of services to help ensure you get the care you need. Being a Blue Shield member ensures your confidence in knowing you'll have quality coverage for your care.

Routine care

We believe that early detection is essential to good health. We provide coverage for preventive care and checkups, vaccinations, and routine screenings at no additional charge with network providers. And when you stay within our network, getting the care you need will be more affordable.

Personalized support

As a member, you'll get complimentary, personalized service to supplement your health plan. With helpful programs like NurseHelp 24/7,SM LifeReferrals 24/7,SM and additional support, we help you make smart decisions to stay healthy. In addition to overall wellness programs, you can receive support and resources to better manage your diabetes, asthma, heart disease, surgical recovery, or pregnancy with our member outreach programs.

Doctors, specialist care, urgent care centers, and emergency rooms

With over 65,000 doctors and 320 hospitals in our PPO network, you'll find the provider that's right for you. There's also a wide range of specialists and urgent care centers for needs beyond preventive care. All members can go to any ER facility for emergency care when needed. We even offer coverage for emergency and urgent care while on vacation or traveling for business.

¹ The Shield Spectrum PPO Savings Plus 2250 is underwritten by Blue Shield of California. The Shield Spectrum PPO Savings Plus 1500 is underwritten by Blue Shield of California Life & Health Insurance Company.

Take control of your health and cut healthcare costs

When you maintain your healthy lifestyle, you can potentially avoid serious health risks, which helps cut your out-of-pocket healthcare costs and keeps your wallet healthier, too. OverAll Health offers a medical plan you can combine with a Health Savings Account³ – so you can save money to pay for medical expenses or earn tax-free interest, year after year.

At Blue Shield, we'll help you make a personal commitment to maintain and even improve your health. Like you, we believe maintaining a healthy lifestyle and preventing illness are as important as caring for your needs when you are ill or injured.

That's why OverAll Health includes financial rewards – to help you stay motivated and practice a healthier lifestyle.



Earn up to \$600

You'll earn up to \$600 in your Health Savings Account this year for using the OverAll Health tools and resources to boost your health and wellness.

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| Phase 1 | <ul style="list-style-type: none"> Complete a one-time Wellness Assessment Complete a one-time phone consultation with a Health Coach |
| Phase 2 | <ul style="list-style-type: none"> Participate in a one-time, worksite-hosted biometric screening event Track six weeks of healthy behavior using on of our online tracking tools |
| Phase 3 | <ul style="list-style-type: none"> Complete two online health programs. These two programs can be started and completed at any time, as long as the completion date is prior to the end of the third phase |
| Phase 4 | <ul style="list-style-type: none"> Complete an employer-sponsored onsite activity |

Get the bonus

When you complete all phases of the program in order and on time, you can earn an additional \$200 bonus at the end of the year, for a possible \$600 total.

² Once again, the National Committee for Quality Assurance (NCQA) awarded Blue Shield of California the highest accreditation ranking of "Excellent" for both our HMO and POS plans.

³ Although most consumers who enroll in an HSA-compatible health plan are eligible to open an HSA, members should consult with a financial adviser to determine if an HSA/HDHP is a good financial fit for them. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, consumers should ask their financial or tax adviser. HSA plan features may vary by institution and may be subject to change by those institutions.

OverAll Health has the resources you need to reach your wellness goals

From the Wellness Assessment to keeping track of healthy habits, OverAll Health guides you and keeps you on the road to health, wellness, and rewards. OverAll Health is organized into four phases that help you be more aware of your health, set goals, get you started, and keep you on track as you develop and maintain healthy lifestyle habits.

1. Wellness Assessment

A confidential Wellness Assessment provides you with a valuable snapshot of your health. It will measure your health risks and point to lifestyle changes that will minimize or even prevent major illnesses.

2. Health Coach

Using the information from the Wellness Assessment, a Health Coach will contact you. Health Coaches have training in a range of health-related areas, including health education, nutrition, exercise physiology, mental health counseling, and diabetes management. They'll be there to keep you motivated and build the support you need to focus on improving your health and wellness.

3. Biometric screening

Know your numbers. For a proper understanding of your health, you must know how your lifestyle choices affect your body. The biometric screening will measure your blood pressure levels, blood cholesterol levels (and other lipids), and blood sugar levels. These values can help you determine the lifestyle changes you want to make.

4. Healthy Lifestyle Rewards

An interactive online program that gives you the resources and tips you need to eat healthy, get fit, manage stress, quit smoking, and more. It's your chance to make progress toward your personal wellness goals. You can access Healthy Lifestyle Rewards online, day or night.