



# Okta, Inc.

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Effective 1/1/2022

Leticia Ochoa, Blue Shield Representative

November 2, 2021



# Agenda

- 1 About Blue Shield
- 2 Plan Information – Medical & Pharmacy
- 3 How to Find a Doctor
- 4 Getting the most out of your plan
- 5 Getting care at home
- 6 Jump start to your well-being
- 7 Questions

# Blue Shield of California:

## Your coverage. Your care. Your future.



### Coverage

Flexible network, product, and service solutions

- Comprehensive plans and benefits
- Access to some of the largest doctor networks in the state



### Care

Everyday tools and services for healthy living

- Customizable care programs and discounted wellness products and services
- Digital tools for preventive care, treatment cost estimating, medical advice, service referrals, and ID theft protection

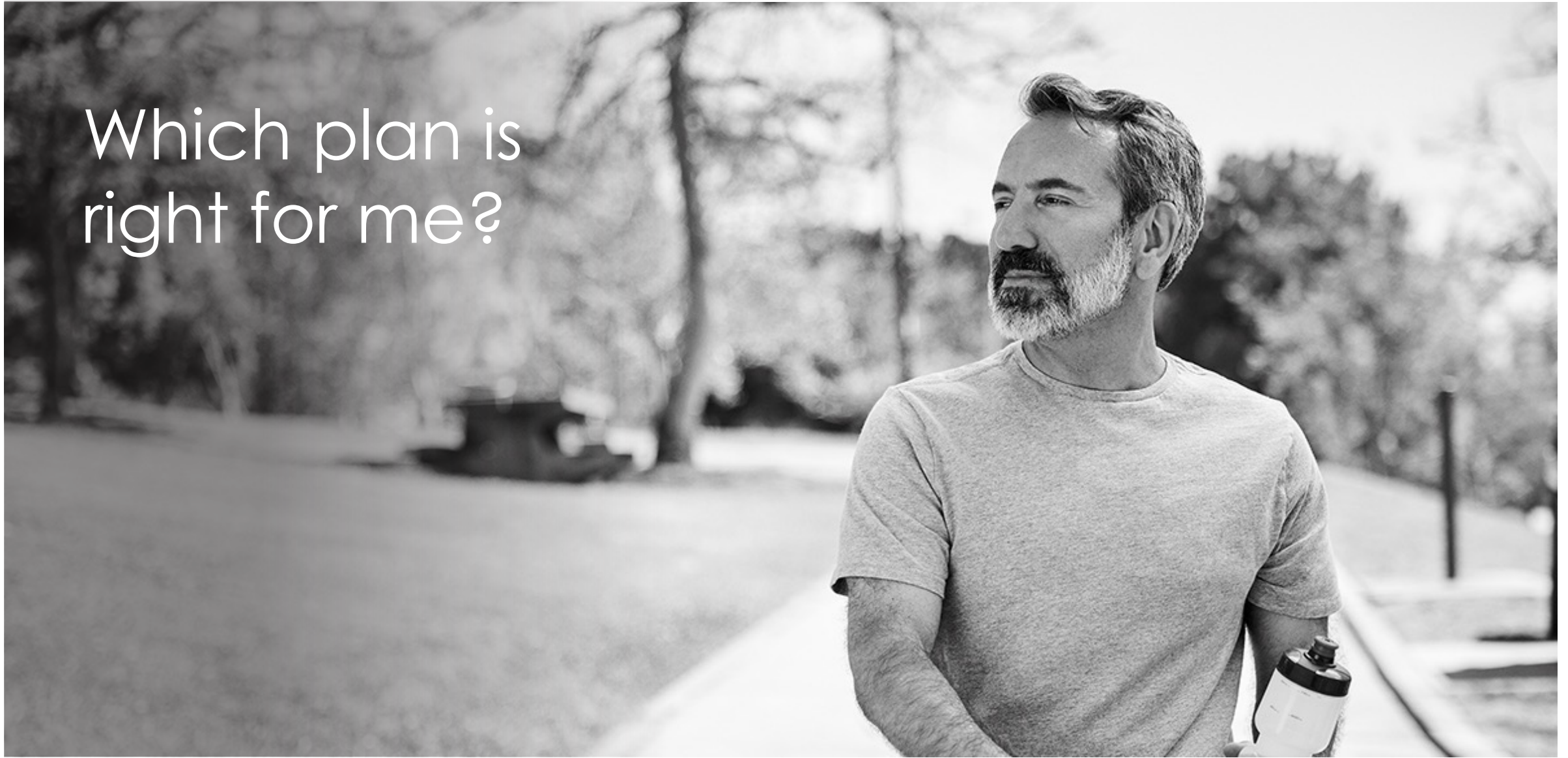


### Future

Mission-driven offerings to ensure affordable care for all

- Non-profit health plan with a mission to ensure access to high-quality affordable care for all

Which plan is  
right for me?



# Behavioral health benefits offers support when you need it the most

Our network clinicians, psychologist and psychiatrists can help you and your family with many conditions such as:

- Depression, stress and anxiety
- Mental illness
- Alcohol/substance use disorder
- Autism Spectrum Disorder (ASD)

You can access care through:

- In-person appointments
- Telebehavioral Health (in CA only)
- Teladoc Behavioral Health
- 24/7 phone support through LifeReferrals 24/7
- Wellvolution

## 1/1/2022 Benefit Mandates

	EPO	PPO	HDHP + HSA
<b>Teladoc general medical &amp; mental health</b>	\$0	\$0	Subject to Deductible then \$0 copay.
<b>Preventive DME</b>	No change	No change	Glucose monitors and peak flow meters obtained from a participating provider are <u>not</u> subject to the deductible and are covered at the applicable DME cost share (\$0).
<b>Retail Pharmacy Prescription:</b>	A 90-day supply of prescription maintenance drugs may be obtained from a 90-day retail pharmacy for 3X the 30-day retail cost share.		
<b>Copay Card Program</b>	Only the amount members actually pay for their prescriptions will be applied towards their deductible and OOP maximum when using a drug discount or copayment assistance from a drug manufacturer or other third party at a Network Specialty Pharmacy.		
<b>ID cards</b>	Members will receive new ID cards that reflect the deductible and OOP max information. Based on your preference, your cards will be uploaded to your member portal or a printed card will be sent to you.		

Okta's prefix is OTX (The O is a letter; not a zero).  
The prefix is also noted on your subscriber ID.



Side-by-side comparison  
to help you select a plan  
that's right for you

	EPO	PPO		HDHP + HSA	
	Network	Network	Non-network	Network	Non-network
<b>Medical deductible</b>	No Deductible	Individual: \$500 Family: \$1500	Individual: \$1500 Family: \$4500	Individual: \$2800 Family: \$5600	Individual: \$3700 Family: 7400
<b>Calendar-year out-of-pocket maximum</b>	Individual: \$2000 Family: \$4000	Individual: \$3500 Family: \$7000	Individual: \$7000 Family: \$14,000	Individual: \$3700 Family: \$7400	Individual: \$7400 Family: \$14,800
<b>PCP visit</b>	\$15	\$20	30%	\$0	20%
<b>Specialist</b>	\$30	\$20	30%	\$0	20%
<b>Lab work</b>	No charge	\$20	30%	\$0	20%
<b>Teladoc (medical and/or behavioral health)</b>	No charge	No charge	Not covered	Subject to Deductible then no charge	Not covered
<b>Outpatient surgery in hospital</b>	\$125/surgery	10%	30% subject to a benefit maximum of \$350/day	\$0	20% subject to a benefit maximum of \$350/day
<b>Inpatient hospitalization</b>	\$250/admission	10%	30% subject to a benefit maximum of \$600/day	20%	20% subject to a benefit maximum of \$600/day
<b>Chiropractic</b>	\$15 (up to 20 visits per calendar year through ASH)	\$20 (up to 24 visits per calendar-year through ASH)	30%	\$0 (up to 24 visits per calendar-year)	20% (up to 24 visits per calendar-year)
<b>Acupuncture</b>	\$15 (up to 20 visits per calendar year through ASH)	\$20 (up to 12 visits per calendar-year through ASH)	30%	\$0 (up to 12 visits per calendar-year)	20% (up to 12 visits per calendar-year)
	Network	Network	Non-network		Non-Network
<b>Pharmacy deductible</b>	No Deductible	No Deductible	No Deductible	Subject to Medical Deductible	
<b>Retail drug copayments (30 day supply)</b>	\$10 / \$20 / \$40	\$10 / \$20 / \$40	\$10 / \$20 / \$40 + 25%	\$10 / \$25 / \$ 40	\$10 / \$ 25 / \$ 40 + 25%
<b>Retail drug copayments (90 day supply)</b>	\$30 / \$60 / \$120	\$30 / \$60 / \$120	Not covered	\$30 / \$75 / \$120	Not covered
<b>Mail service copayments (90 day supply)</b>	\$10 / \$40 / \$80	\$10 / \$40 / \$80	Not covered	\$20 / \$50 / \$80	Not covered



How do I learn more  
about my  
pharmacy benefits?





# Save money by understanding your pharmacy benefits

Before you fill a prescription, be sure to check the Blue Shield Formulary at [blueshieldca.com/formulary](https://blueshieldca.com/formulary) to confirm that the drug is covered.

The process of filling a prescription varies depending on the pharmacy you use:

## Network retail pharmacy

30-day supply

90-day supply for maintenance medications, with 3 copayments

- Present your prescription or refill at a network pharmacy
- Pay your copayment

## Network mail service pharmacy

90-day supply for maintenance medications, with only 2 copayments

- Sign in here: [Mail Service](#)
- Send your prescription online, by phone, fax, or mail
- Receive your medication in the mail, with no shipping charge

## Specialty Pharmacy

30-day supply for specialty medications

- Register with CVS Caremark online, by phone, or by mail
- Send your prescription online, by phone, fax, or mail
- Receive personalized support from clinical experts

# Continuing your care for certain prescription drugs



## Approved medications:

- For a period of 90 days, you will not be required to seek prior authorization or step therapy from a select [list](#) of medications.
- If your medication is on the list get your prescription filled by March 31, 2022 and subsequent scripts will be filled without prior authorization.
- If your medication is not on the list or you miss the March 31, 2022 deadline: You or your physician will need to obtain prior authorization for your medication.



## Temporary 90-day removal of prior authorization and step therapy coverage requirements

To facilitate transition to Blue Shield plans, prior authorization and step therapy requirements for the following drugs may be temporarily removed within the first 90 days of enrollment.

To promote safety, age, gender, and quantity (e.g., number of pills, tablets, inhalers, syringes, vials), dispensing requirements will not be removed.

Drug	Usual Diagnosis
abiraterone (Zytiga)	Prostate cancer
Aciphex Sprinkle	GERD
adapalene 0.1%-benzoyl peroxide 2.5% gel (Epiduo)	Acne
Adempas	Pulmonary hypertension
Adlyxin	Diabetes

# Prior-authorization request process

Prior-authorization ensures that you receive medications that are safe and effective. Prior-authorization decisions may take up to 24 to 72 hours.



## **To request prior-authorization:**

- Ask your doctor to submit an online request through their electronic prior authorization software or through our provider portal
- Submit an [online request form](#)

**View FAQs, submit an online request and more by visiting:** [Drug Prior Authorization](#)

Is my doctor  
in the Blue Shield  
network?



# Find a Doctor

Use our Find a Doctor tool to check if your PCP is in the Blue Shield's network.

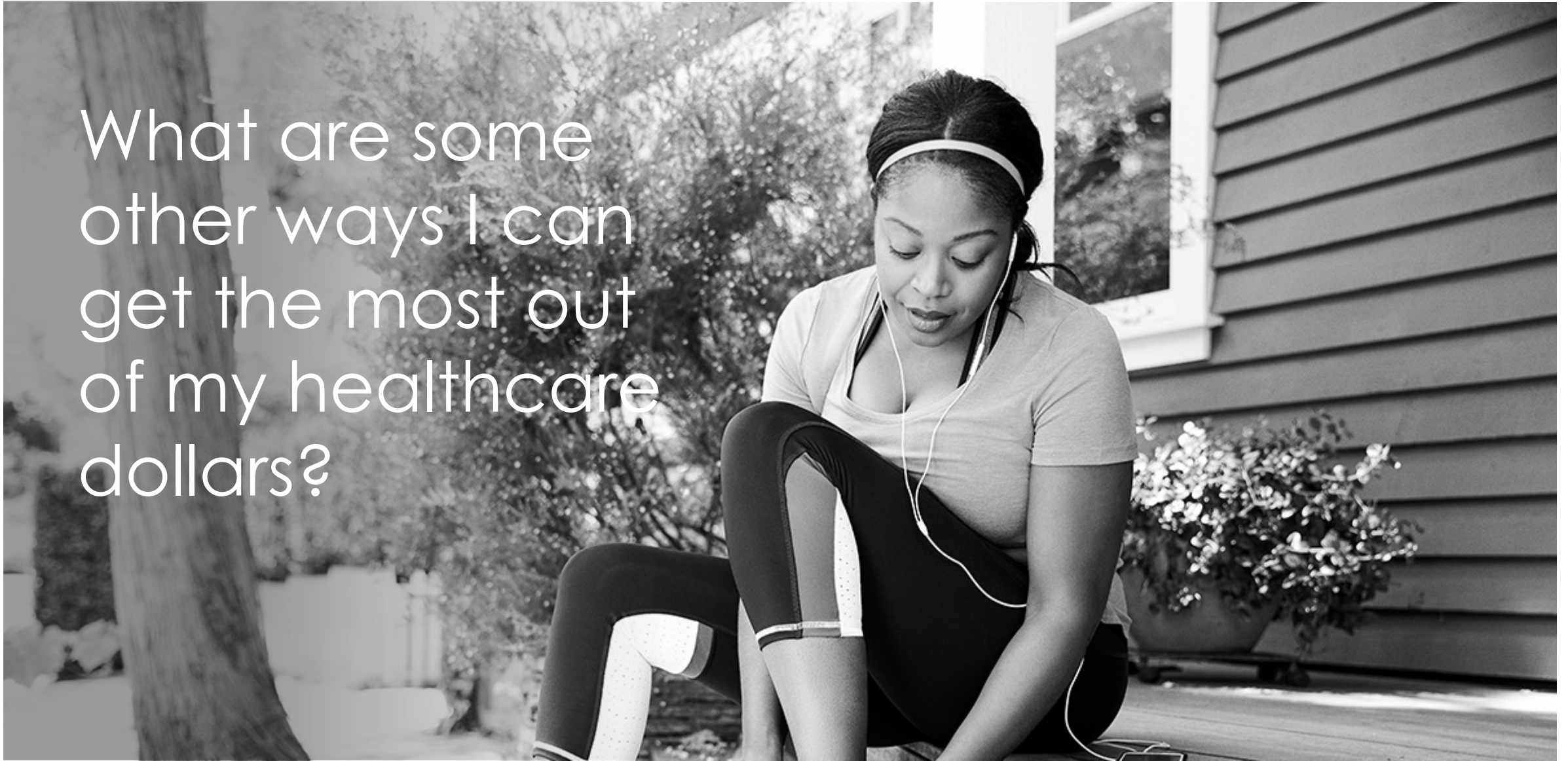
**Search by: Location / Specialty / Gender / Language preference**

Network	Links
EPO, PPO & HDHP Plan (includes Magellan network and American Specialty Health network)	<a href="https://www.blueshieldca.com/pponetwork">https://www.blueshieldca.com/pponetwork</a>

Access [blueshieldca.com/watchfindadoctor](https://www.blueshieldca.com/watchfindadoctor) to for quick video tutorials on the Find a Doctor tool



What are some  
other ways I can  
get the most out  
of my healthcare  
dollars?



## Stay covered while traveling

**BlueCard® Network** provides access to providers for urgent, emergency, or other covered services outside of California. In an emergency, members should go to the nearest hospital.

- To find a provider in the U.S., visit [provider.bcbs.com](https://provider.bcbs.com) or call (800) 810-BLUE (2583)

**Blue Shield Global Core Network** connects members traveling or living outside the United States to a network of hospitals and healthcare professionals around the world. A single point of contact for medical assistance services 24/7/365.

- To find a provider, visit [bcbsglobalcore.com](https://bcbsglobalcore.com) or call (804) 673-1177 collect from outside the U.S.

## Know your plan benefits

- See plan details including copayments or coinsurance
- Check year-to-year deductible and out-of-pocket maximum totals
- Easily access plan information anytime, day or night

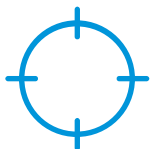


On desktop: register online at [blueshieldca.com/register](https://blueshieldca.com/register)



On Mobile: Download the Blue Shield of California mobile app on the App Store<sup>SM</sup> or Google Play<sup>TM</sup> and click Register.

## Safeguard your identity and your credit



Experian identity protection available for all eligible\* Blue Shield members—at no extra charge!

- ID theft monitoring services
- Credit monitoring services, identity repair assistance, and identity theft insurance

**Enroll at:**

[experianidworks.com/blueshieldca](https://experianidworks.com/blueshieldca)

**Use code: BCBSCALI22**

## Estimate your medical cost



Use our treatment cost estimator tool to help you budget and plan for your care

View Blue Distinction Centers, which are providers recognized for expertise in specialty care

### **Locate the estimator tool**

by logging into your member portal through [blueshieldca.com](https://blueshieldca.com)

Click on *My plan*. Next, scroll down to the *Tools* section, and click on *Treatment cost estimator*.



How do I  
get care for  
my family  
at home?



# At-home care options



## NurseHelp 24/7

- Connect with a registered nurse who can offer reliable information about treating minor illness and injuries, 24/7
- Chat online at [blueshieldca.com/nursehelp](https://blueshieldca.com/nursehelp) or call (877) 304-0504 (TTY: 711)



## Mail Service Pharmacy

- Receive up to a 90-day supply of covered maintenance drugs for only 2 copayments
- Shipping is free



## Teladoc

- \$0\*, 24/7 Teladoc general medical – talk to a doctor by phone or video for conditions such as the flu, allergies, sinus problems
- \$0\*, 24/7 Teladoc mental health – get support from a mental health professional by phone or video
- Request a consult at [blueshieldca.com/teladoc](https://blueshieldca.com/teladoc) or the Blue Shield mobile app

\*HDHP plans – subject to deductible then \$0



## LifeReferrals 24/7\*

- Experienced professionals ready to assist with personal, family, and work issues, around the clock
- Access for all Blue Shield members
- Call LifeReferrals 24/7 toll-free anytime at (800) 985-2405
- Or visit [lifereferrals.com](https://lifereferrals.com) and enter the access code: bsc



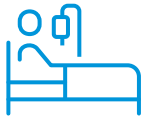
## Teladoc Pre-deductible rates on the HDHP

Service	2022 rate
General Medical	\$50/visit
Mental Health	
• Psychiatrist (initial visit)	\$185
• Psychiatrist (recurring visit)	\$85
• Psychologist • Licensed counselor or therapist • Licensed clinical social worker	\$75/visit

How do I  
get care for my  
family outside  
the home?



# Outside-the-home care options



## Urgent Care Centers

- Ideal for non-emergency care when your doctor is not available



## Retail Clinics

- Convenient, affordable, non-emergency health care for PPO plan members at CVS MinuteClinics and Target Clinics across California
- You can find hours of operation and list of services at [minuteclinic.com](https://www.minuteclinic.com) and [target.com/clinic](https://www.target.com/clinic)



## Retail Pharmacy

- Get your flu shot and more at our large network of retail pharmacies at no extra charge and without a prescription



## Virtual Care - interactive Video

- PPO members can use Virtual Care's interactive video to see leading specialists from across CA.
- Visit [blueshieldca.com/virtualcare](https://www.blueshieldca.com/virtualcare) for more information



How can I  
take charge  
of my existing  
condition?



# Manage your health with Blue Shield



Programs designed to help you live better with illness, recover from acute conditions, and have a more seamless healthcare experience



## Care Management Programs

Nurse support, home visits, self-management tools and workshops to help members with:

- Behavioral health
- Cancer
- Chronic Conditions, e.g. Coronary Artery Disease, Heart Failure, Diabetes, COPD, Asthma
- Catastrophic injury
- Musculoskeletal conditions & pain management
- Stroke
- LGBTQ health needs
- Transplant process

Go to [blueshieldca.com/shieldsupport](https://blueshieldca.com/shieldsupport) to learn more.



How can I  
jumpstart my  
wellbeing?



# Lose weight and reverse your risk for chronic condition



## Wellvolution

Online and in-person clinical programs to help you improve your health, lose weight, and feel better.

### Prevent and treat disease

Lower your risk for diabetes, cardiovascular disease and other conditions

### Live Healthy

Manage stress, exercise more, eat and sleep better, and quit smoking

Learn more and find a program that fits your lifestyle at [wellvolution.com](https://www.wellvolution.com)



## Preventive Care

Covered annual screenings at no charge, including:

- Routine physical exam
- Ear/eye exam (up to age 18)
- Immunizations/screenings according to age schedule
- Visit [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive) to learn more

# Wellvolution

## Innovative digital health network

### Digital Clinical Programs

Programs and services connecting members to proven resources to manage and improve health through coaching, lifestyle medicine, meditation and mental and behavioral health support and counseling

### 4 program categories

Using analytics and personal health goals to navigate the digital health network



#### 1. Stress, Sleep, and Resilience



Meditation app for all members



Licensed Behavioral health digital provider

MEDITATE,  
SLEEP BETTER

BEHAVIORAL HEALTH

#### 2. Tobacco Cessation with NRT

TOBACCO  
CESSATION



Clickotine

#### 3. Disease prevention program

Providers

restore  
HEALTH

betr  
DIGITAL HEALTH



habit  
nu



Virginia  
Pulse

WEIGHT  
MANAGEMENT

DIABETES  
PREVENTION

CARDIOVASCULAR

#### 4. Condition-specific programs providers

betr  
DIGITAL HEALTH



DIABETES

HYPERTENSION

OBESITY

HEART DISEASE

# Save money and live healthier with discount programs

## **Fitness and exercise**

With our Fitness Your Way™ program, get extremely low rates at gym facilities:

- 800 fitness centers in California and thousands more nationwide
- Workout anytime, anywhere and track goals and progress online

## **To enroll:**

Visit [fitnessyourway.tivityhealth.com/bsc](https://fitnessyourway.tivityhealth.com/bsc) or call (833) 283-8387.

## **To find locations visit:**

[fitnessyourway.tivityhealth.com/locations](https://fitnessyourway.tivityhealth.com/locations)



# Save money and live healthier with discount programs

## **Alternative care discounts**

With our ChooseHealthy program, relax and save up to 25% on:

- Acupuncture
- Chiropractor
- Therapeutic massage

## **To find a participating provider:**

Visit [Alternative Care Discounts](#)  
or call at (888) 999-9452.

## **Learn more at:**

[blueshieldca.com/wellnessdiscounts](https://blueshieldca.com/wellnessdiscounts)



# Wellness discount programs

Save money and live healthier with a wide range of discount programs:

## Vision

With our discount provider network, save 20% on:

- Routine eye exams
- Frames, lenses, tints & coatings
- Extra pair of glasses
- Hard contact lenses

Access participating providers at [blueshieldca.com/fad](https://www.blueshieldca.com/fad).

## Get additional savings on eye care and LASIK procedures at these providers:

- MESVision Optic  
[VisionOptics.com](https://www.visionoptics.com)
- Nvision Laser Eye Center  
[NVISIONcenters.com](https://www.nvisioncenters.com)  
(866) 257-2851
- QualSight LASIK  
[qualsight.com/-lasikca](https://www.qualsight.com/-lasikca)  
(877) 437-6110

# Check out additional resources during Open Enrollment



## Stay up to date on COVID resources

Visit: [blueshieldca.com/coronavirus](https://blueshieldca.com/coronavirus)



## Ask questions and get answers:

- Blue Shield Member Services  
(855) 599-2650 5am – 7pm PST  
Monday through Friday



## View your open enrollment materials:

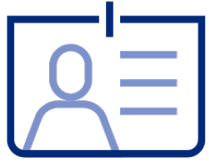
- [Okta's custom microsite](#)
- [Okta's custom interactive video](#)



Thank you

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# Where to Find 2022 Benefits Information and Support



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**Rightway  
Healthcare  
Navigator**

[consumer.rightway  
healthcare.  
com/signup](https://consumer.rightwayhealthcare.com/signup)



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**Okta Benefits Team  
and  
People Ops Shared  
Services**

[benefits@okta.com](mailto:benefits@okta.com)



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**Total Rewards  
Website**

[rewards.okta.com/  
us](https://rewards.okta.com/us)

Q&A

# Questions?

okta