

BLUE SHIELD OF CALIFORNIA
TANDEM PPO NETWORK
TOOLS & TIPS
(2025)



Table of contents

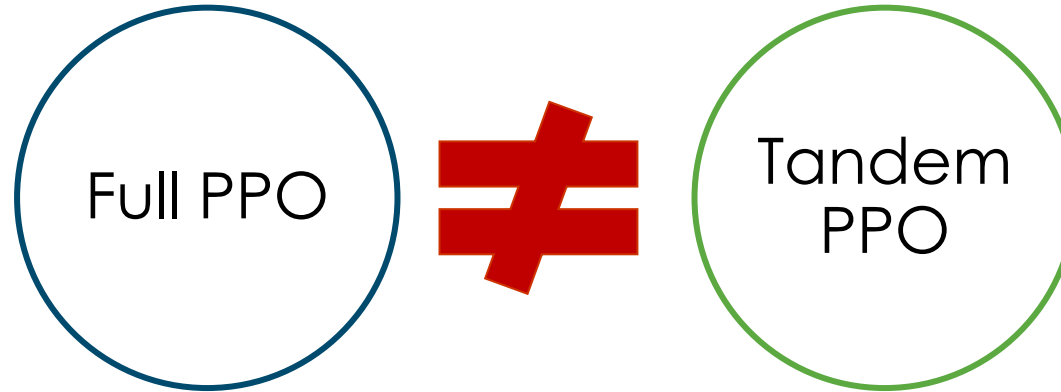
Thank you for participating in Blue Shield of California's Tandem PPO Network. We hope this reference guide will be helpful in providing services for our Tandem plan members. Review the guide in its entirety or click the links below to go directly to the information you need.

Page 3	Difference between Full PPO and Tandem PPO Networks
Page 4	Tandem PPO Network overview
Page 5	Tandem PPO Network member ID card examples
Page 6	CalPERS PERS Gold plan
Page 7	Tandem PPO Virtual Blue SM plan
Page 8	Options for confirming participation in the Tandem PPO Network
Page 9	Instructions: Check Tandem PPO Network participation on Provider Connection
Page 11	Instructions: Check Tandem PPO Network participation on <i>Find a Doctor</i>
Page 13	How to ensure Tandem PPO claims are processed as in-network



Difference between Full PPO and Tandem PPO Networks

The Full PPO Network and Tandem PPO Network are different networks.



Participation in the Full PPO Network
does not automatically mean you participate in the Tandem PPO Network.

It is important to confirm you are in the Tandem PPO Network at the address where the member will be receiving services.

If a member uses non-emergency services from a provider who does NOT participate in the Tandem PPO Network, those services will be billed at out-of-network rates.

Tandem PPO Network overview

- The Tandem PPO Network is a subset of our Full PPO Network. Tandem PPO Network contracts are location-specific.
- Available statewide, it offers members access to a quality network of providers, which includes all specialties and levels of care.
- Tandem members are automatically matched to a primary care physician (PCP)*, but they can change this match at any time.
 - Matched PCP names do not appear on the member ID card.
- Tandem PPO Network members are free to choose any doctor or specialist without referral – in or out of the network.
- If Tandem PPO Network members seek services from out-of-network providers or facilities, they pay a greater share of costs.†




* PCP match is based on location (within 10 miles of member's residence) and if panel is open to new patients.




† Members with Tandem EPO plans do not have coverage for ANY out-of-network costs except emergency care. EPO plans utilize the Tandem PPO Network.

Tandem PPO Network member ID card examples


All Tandem PPO Network member IDs begin with "XNK" and have the word "Tandem" on the card.



Subscriber	Group #	W00020
MEMBER NAME	Effective	01/01/2025
ID: XNK000000000	Coverage	INDIVIDUAL
Copayment	Plan	PPO
Primary Care \$35 Specialist \$35	RxBIN	026696
Urgent Care Center \$35 Teladoc 0%	RxPCN	77993333
Emergency Room \$100 + 20%		
	Tandem PPO 500 80/60	




Subscriber	Group #	W0051
MEMBER NAME	Effective	01/01/2025
ID: XNK000000000	Coverage	INDIVIDUAL
Copayment	Plan	TANDEM PPO
Virtual Blue Care \$0	RxBIN	026696
Primary Care \$30	RxPCN	77993333
Specialist \$40		
Urgent Care Center \$30		
Emergency Room \$200		
	Tandem PPO 500 80/60	



If members have questions about their benefits, claims, or referrals, refer them to the Shield Concierge or Member Customer Service phone number on the back of their member ID cards.

CaPERS PERS Gold plan




PERS Gold

Subscriber ID# **XEA999999999** (PPO Primary Care Physician)
 (Name) (310) 999-9999 01/01/25

Group #	W0051411	Plan	PPO
Effective	01/01/2025	RxBIN	610011
Copayment		RxPCN	IRX
Assigned PCP	\$10	Urgent Care	\$35
Other PCP	\$35	ER	\$50
Specialist	\$35		

CALPERS



Members: Use Blue Shield of California preferred providers to receive maximum benefits.
Providers: Please file all claims with your local BCBS licensee in whose service area the member received services or, when Medicare is primary, file all claims with Medicare. For more information visit: blueshieldca.com/provider


blueshieldca.com/calpers
 (855) 633-4436 Included Health Member Services
includedhealth.com/calpers
 711 TTY
 (855) 633-4436 Locate providers outside of CA*
 (800) 541-6652 CA Provider Customer Service
 (includes hospitals for pre-auth)
 (855) 633-4436 Nurse Triage*
 (855) 505-8110 Pharmacy Services*
 (866) 443-1095 Pharmacists Only*
 *Included Health and Pharmacy contracts directly with group

	Deductible	Out-of-pocket maximum
Individual in-network medical	\$1,000	\$7,200
Individual out-of-network medical	\$2,500	\$0
Family in-network medical	\$2,000	\$14,400
Family out-of-network medical	\$5,000	\$0

CA Medical claims to: Blue Shield of California, P.O. Box 272530, Chico, CA 95927-2530

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims.

Member Services: includedhealth.com/calpers



Beginning 1/1/2025, CaPERS members on the PERS Gold plan will utilize the Tandem PPO Network. PERS Gold plan member IDs start with the XEA prefix.

This plan provides in-network access to a SUB-SET of physician practice locations and acute care hospitals within Blue Shield’s Full PPO Network in California.

All other provider types and facilities who participate in Blue Shield’s Full PPO Network in California are in-network for PERS Gold members.

Tandem PPO Network Virtual Blue Plan

A virtual-first plan delivering convenience, access, and choice.

Tandem PPO Virtual Blue members:

- Choose from a diverse selection of virtual primary care physicians and maintain an ongoing relationship.
- Pay a \$0 copay for virtual primary, specialists, and mental health visits – no referral required. Offers 20 specialist services including cardiologists, endocrinologists and more.
- Enjoy short appointment lead times with online booking for virtual care via the Blue Shield app or the Accolade Care app.
- Receive support from a virtual team including their chosen primary care physician plus access to other health professionals such as behavioral therapists, specialists, health and mental health coaches, social workers, etc.
- Most Tandem PPO Network Virtual Blue plans will obtain in-person care through the Tandem PPO Network – no referral required. Deductibles and cost sharing, where applicable.

* Click [here](#) for more information about the Tandem PPO Virtual Blue care model.



Options for confirming participation in the Tandem PPO Network

Take one of the following actions to check Tandem PPO Network participation:

1. [Log in to Provider Connection](#) and use the *Verify eligibility* tool to check your network status for a specific member. [See instructions](#) in this guide.
2. Contact:
 - Your IPA or medical group *OR*
 - Blue Shield Provider Information and Enrollment at **(800) 258-3091** *OR*
 - Your Blue Shield Contract Manager (for hospitals and other facilities).
3. Search Blue Shield's [Find a Doctor](#) online directory. **Note, you must display at the office location contracted with the Tandem PPO Network to be in-network.** [See instructions](#) in this guide.
 - Note, failure to verify your directory information may result in suppression from our directory listings. If this is the case, you will not show in the member's Tandem PPO Network.
 - To reinstate your information in *Find a Doctor*, your Provider Connection Account Manager (or a user with permission to edit provider data) must [log in to Provider Connection](#), view your provider directory data, submit updates if necessary, and attest to the accuracy of your information.
 - For detailed instructions, see [Provider data management](#) in the Provider Connection *News & Education* section.

Check Tandem PPO Network participation on Provider Connection

Provider Connection can tell you if you are in a member's Tandem PPO Network via the Check eligibility tool available after login.

1. To begin, use the *Check eligibility tool* to search for your member (not shown). If the member is in our system, a member's *eligibility results* screen displays.
2. Click **Details** to expand the results screen for additional information about the member. The first item you will see is *Network status*.
3. If you have one Tax ID/SSN and one Blue Shield Provider ID (PIN), *Network status* will automatically populate with either in- or out-of-network status for Tandem.

If you have more than one Tax ID (TIN) registered with Blue Shield or multiple PINs, you will see a *Check status* link in the *Network status* section. Click that link to launch a network status search. [See instructions on the next page.](#)

1

Member name MEMBER, JOHN	Status Eligible	2 Details ID Card Benefits Claims	
Subscriber ID XEA999999999-00	Date of birth 09/16/1970	Gender Male	Member address 123 MAIN STREET, SHERMAN OAKS, CA, 91423
Plan name Tandem PPO	Plan type Commercial PPO (Fully insured)	Coverage effective / start date 02/01/2024	Coverage end / redetermination date Present
Relationship to subscriber Subscriber	Subscriber name MEMBER, JOHN	PCP name PROVIDER, JANE Q.	Office visit copay In-network-\$25

3

Network status ⓘ
📍 In network
1231231234- HEALTHY HEALTHCARE INC
HEALTHY HEALTHCARE INC
1 MAIN AVENUE, Monterey, CA
[Check network status for a different provider](#)

Network status ⓘ
📍 Out of network
1231231234- HEALTHY HEALTHCARE INC
HEALTHY HEALTHCARE INC

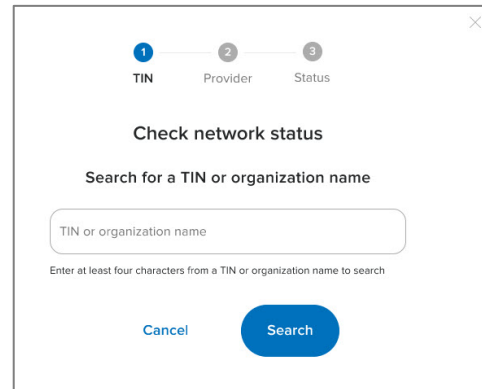


Check Tandem PPO Network participation on Provider Connection *continued*

If you have more than one TIN registered with Blue Shield and/or multiple PINs, Provider Connection will ask you to search for network status. Based on your TIN/PIN configuration, it will ask you to complete one or more popups:

- Identify the appropriate Tax ID by selecting or searching in the pop-up. Click **Continue**.

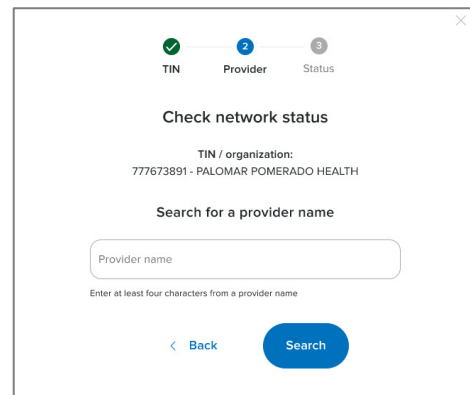
- Select from a list if you have between 1-5 Tax IDs
- Enter search criteria if you have 6+ Tax IDs



The screenshot shows a three-step process: 1. TIN, 2. Provider, 3. Status. Step 1 is active. The title is 'Check network status'. Below it is a search bar labeled 'Search for a TIN or organization name' with a placeholder 'TIN or organization name' and a note 'Enter at least four characters from a TIN or organization name to search'. There are 'Cancel' and 'Search' buttons at the bottom.

- Identify the appropriate provider by selecting or searching in the pop-up. Click **Continue**.

- Select from a list if there are 2-5 providers linked to the Tax ID
- Enter search criteria if there are 6+ providers



The screenshot shows a three-step process: 1. TIN, 2. Provider, 3. Status. Step 2 is active. The title is 'Check network status'. Below it is the text 'TIN / organization: 777673891 - PALOMAR POMERADO HEALTH'. Below that is a search bar labeled 'Search for a provider name' with a placeholder 'Provider name' and a note 'Enter at least four characters from a provider name'. There are '< Back' and 'Search' buttons at the bottom.

- If the location you select IS NOT IN the Tandem PPO Network, you will see an **Out of network** indicator. Click **Back** to select a different location if appropriate. Click **Close** to return to the *Details* page.
- If the location you select IS IN the Tandem PPO Network, you will see an **In network** indicator. Click **Close** to return to the *Details* page.
- Network status* – either in or out – will display on the *Details* page with the location you selected.

Use *Find a Doctor* to check Tandem PPO Network participation

1. Go to [Find a Doctor](#).
2. Choose a provider type (e.g., **Doctors & Specialists**).

What are you looking for?
Search Blue Shield of California's extensive provider network.

 DOCTORS & SPECIALISTS	 PRIMARY CARE PHYSICIAN		
 FACILITIES	 DENTISTS	 VISION CARE	 MENTAL HEALTH
 ALTERNATIVE MEDICINE	 PHARMACIES	 EQUIPMENT & SUPPLIES	 URGENT CARE

3. Select **Continue as a guest**.

Get personalized search results

Log in to get personalized search results for doctors, dentists, hospitals, urgent care, and more.

Log in

Help us help you

Creating an account is quick and easy. With an account, you can access and manage your health care plan and information.

Create an account

Continue as a guest

4. Enter your ZIP code and click **Continue**.

Where are you located?

 [Use Current Location](#)  [Search Outside U.S.](#)

Continue



Find a Doctor instructions (continued)

5. Click **Select a plan.**

Get personalized search results

Select a plan to show providers in that network

Select a plan

Show popular plans

Show all results

6. Select "Employer Group Plans" OR "Small Business Tandem PPO" as *Plan type* and any Tandem PPO plan as *Subplan*. Click **Continue with this plan.**

Find your plan

Plan year

Select the year you want your coverage to start

2025

Plan type

2025 Employer Group Plan (101+ Employees)

Subplan

Tandem PPO

Continue with this plan

[Table of contents](#)

7. Click the **name radio button**, then enter your last name and click **Search**. If you display at the office location contracted with Tandem PPO, you are in-network.

< Search Doctors

Tandem PPO >

Doctor Type Doctor Name

Enter last name

search

7 Doctors found within 15 Miles of San Francisco, CA 94116, USA

Narrow your search by clicking these options, then scroll down to click **Apply**.



Ensure Tandem PPO Network claims are processed as in-network

To ensure correct claim processing, confirm that services are billed under the right tax identification number (TIN), employer identification number (EIN), or social security number (SSN).

Claims may be processed as out of network if:	How to avoid:
An individual provider is contracted with the Tandem PPO Network, but the medical group is not, and services are billed using the group TIN instead of the individual provider's TIN.	If the individual provider participates in the Tandem PPO Network, then use the individual provider's SSN/EIN/TIN on the claim.
A medical group is contracted with the Tandem PPO Network, but a provider also has an individual agreement and uses the individual provider's TIN instead of the medical group's TIN.	If the medical group participates in the Tandem PPO Network, then use the medical group's SSN/EIN/TIN on the claim.
A medical group or provider doesn't participate in the Tandem PPO Network at all its locations, and a provider renders services at a location that is not participating in the Tandem PPO Network.	Be sure claims reflect the Group or Provider TIN for the locations participating in the Tandem PPO Network.

If claims are processed as out-of-network, members may be billed for the balance.





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