

How to Use Your Health Plan

Get to Know Your Plan

Find out:

What's Covered

 Check your plan when you schedule visits, tests or procedures

Your Costs

- Deductibles
- Copays and/or coinsurance
- Out-of-pocket maximums
- Your bill and how to pay it

Where to Go

- Go to the nearest emergency room (ER) for serious injuries, illnesses, and/or life-threatening symptoms
- Remember, you may save time and money by visiting a retail clinic or urgent care center when it's not an emergency



Visit **bluehealthil.com** for more details about your Blue Cross and Blue Shield of Illinois (BCBSIL) plan.

Member Connection

Text¹ BCBSILAPP to 33633 to download the BCBSIL App and register for Blue Access for MembersSM (BAMSM)² right on your mobile device to:

- See your claims coverage and deductible information
- Find an in-network doctor, hospital or urgent care facility
- Access a temporary digital member ID card
- Chat live with a Customer Service representative
- Tell us how you want to get important health and benefits information — by email, text or mail

Prefer desktop or PC?

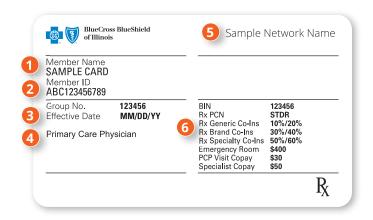
Register for Blue Access for Members at **bcbsil.com** instead.

- 1 Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging.
- 2 Note: BCBSIL makes no representation or warranty with respect to the accuracy or completeness of information on BAM. The information on BAM is based on information provided by you and claims received by BCBSIL. This information has not been independently verified.

Present your member ID card when you visit health care providers.

See the card for your:

- 1 Member name
- 2 Member ID
- 3 Coverage effective date
- 4 Primary Care Physician³
- 5 Plan network name
- 6 Copays and/or coinsurance (amounts you pay out of pocket for covered care and prescription drugs)
- 3 For HMO plans only.



Learn more about taking care of your health.



facebook.com/BCBSIL





twitter.com/bcbsil



youtube.com/bcbsil



connect.bcbsil.com

Privacy, Payment and Peace of Mind Options

Protect your privacy.

Keep your ID card and your personal information safe.

Your rights.

When it comes to your health information, you have certain rights. You can:

- Get a copy of your health and claims records
- Ask us to correct health and claims records
- Request confidential communications
- Ask us to limit what we use or share
- Get a list of those with whom we've shared information
- Choose someone to act for you
- File a complaint if you feel your rights have been violated



For more information about your privacy rights and responsibilities, visit **bcbsil.com/important-info/hipaa**.

Convenient Payment Options

Make Life Easier with Auto Bill Pay

You can sign up for Auto Bill Pay at any time. Please log in to Blue Access for Members and go to Make a Payment or call Customer Service at 800-538-8833.

We Offer Guest Payment

Family members and certain third parties can pay your premium if you bought a non-Marketplace plan at **paymentportal.bcbsil.com**.

Peace of Mind is Within Reach

Learn to Live

If you struggle with mental health, you are not alone. Your BCBSIL plan includes access to Learn to Live. Learn to Live offers customized online programs based on cognitive-behavioral therapy (CBT) principles. The programs are confidential, accessible anywhere, and based on years of research showing online CBT programs are as effective as face-to-face therapy.

Learn to Live allows you to explore online programs at your own pace to discover your triggers and learn to control your symptoms. The tools can help boost your mental wellness — even if you're already seeing a doctor or therapist. As a health plan benefit, there's no cost to you.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Illinois. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Choose Your Health Care Options

If your health issue isn't an emergency, knowing where to go for care may save you time and money.

You have choices for where you get non-emergency care. Use these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care.



24/7 Nurseline (1-800-299-0274)⁴

24/7 Nurseline is a service where nurses listen to your health concerns, give you common health facts and tips, and help you know where to go for care if you need it. Available in English and Spanish.



Virtual Visits

Have a live consultation with an independently contracted, board-certified doctor or therapist by mobile app, video or phone, 24 hours a day, 7 days a week.



Your Doctor

Your primary care physician (PCP) knows you best and should be your first choice for non-emergency care.



Retail Clinic

Often located in a store or pharmacy, retail clinics provide care when you can't see your doctor.



Urgent Care Center

Visit an urgent care center when you need immediate attention but are not having a true emergency.



Emergency Room

When you're having an emergency, physical or mental, go directly to an ER or call 911.



For more information about these health care options, visit smartercareillinois.com.

Make the Most of Your Provider Visits

Provider Finder®

Easily search for physicians, specialists and hospitals in your plan's network.

Seeing providers in network helps you get the most from your benefits. Your out-of-pocket costs may be lower when you see in-network providers. Going to in-network hospitals may make a big difference in your costs, too.



Check before any visit.5

- Search for cost estimates for over 1,600 procedures
- Compare doctors and hospitals
- Get directions to provider locations
- Review provider awards and recognition as well as quality indicators
- Write and read reviews of providers
- See what languages the doctor speaks



- 1. Visit bcbsil.com
- 2. Log in to Blue Access for Members, go to the "Find Care" tab and click "Find a Doctor or Hospital"
- **3.** Search by network, doctor, hospital or area to find the most up-to-date listing of health care providers for your plan's network
- 5 Not all search options are available for all plans.

Get ready before you see your doctor.

Take notes so you can make the best use of your time with your doctor.

Here is what your visit notes could include:

A list of symptoms:

- When did your health concern start?
- Where does it hurt?
- How badly does it hurt?
- Does it get better or worse with activity?
- Does rest help?
- Does what you eat change how you feel?

Your health history:

- Past illnesses, injuries, diseases, allergies
- Your family's health history

Your list of questions:

- Questions you know ahead of time
- Questions that pop up as you talk with your doctor

Current medication:

- A list of drugs, or
- Prescription and over-thecounter containers

Records:

- Records from previous tests or procedures, including X-rays
- Written test results and surgery reports

Your Prescription Drug Coverage

Your prescription drug coverage has a network of pharmacies, online tools, and more.

The 2023 Drug List

The drug list is a list of covered medications available to BCBSIL members. If your drug is not on the list, check with your doctor for a covered alternative to consider.



Always check the list.

Did your doctor prescribe a medication for you? You may save money by:

- Checking to see if your prescription is on the drug list at **bcbsil.com/rx-drugs/drug-lists/drug-lists** under "Metallic Plans". HMO members: Be sure to use the HMO Drug List.
- Checking for a generic or lower-cost preferred brand drug. Ask your doctor if these options may be right for you.



Log in to your Blue Access for Members account at **bcbsil.com/member** to learn more about specific drug coverage on your prescription drug benefit.

Finding Out Coverage and Cost for Your Drugs

To find out if and how a drug you take is covered, visit **bcbsil.com**. Please note your health plan uses drug tiers. In general, the lower the tier, the lower your out-of-pocket costs.

Six-Tier Plans: Drug Type			ans: Drug Type	Four-Tier Plans: Drug Type		Your Cost
6		6	Non-Preferred Specialty	4	Charinty	\$\$\$
b		5	Preferred Specialty	4	Specialty	1
		4	Non-Preferred Brand	3	Non-Preferred Brand	
	Rx	3	Preferred Brand	2	Preferred Brand	
		2	Non-Preferred Generic	1	Comparis	
		1	Preferred Generic		Generic	\$

Examples of Generic Drug Options for Common Drugs

Generic drugs may cost you less out of pocket.

Drug Class	Generic Options
Heartburn/Acid Reduction	lansoprazole, omeprazole, pantoprazole, rabeprazole
Cholesterol Lowering	atorvastatin, fenofibrate, lovastatin, pravastatin, rosuvastatin, simvastatin
Depression	bupropion (SR), citalopram, duloxetine, escitalopram, fluoxetine, fluvoxamine, paroxetine, sertraline, venlafaxine (ER)
Diabetes	metformin, glipizide, glimepiride, glyburide, pioglitazone
High Blood Pressure	amlodipine, atenolol, benazepril, benazepril/HCTZ, carvedilol, diltiazem, furosemide, hydrochlorothiazide, irbesartan, irbesartan/HCTZ, lisinopril, lisinopril/HCTZ, losartan, losartan/HCTZ, metoprolol, metoprolol (ER), propranolol
Osteoporosis	alendronate, ibandronate, raloxifene, risedronate
Thyroid Replacement	levothyroxine

This list is for example only and does not include every drug class or generic option.

Pharmacists Adding Value and Expertise® (PAVE®)

Pharmacists are there to help. Some may reach out to you.

Right Dose, Right Time, Right Way

BCBSIL has a program with certain local pharmacies called PAVE. Participating PAVE pharmacies reach out to select BCBSIL members based on how they fill their prescriptions. BCBSIL and pharmacists work together with these members to help them take their medications at the right dose, at the right time and in the right way for their needs. Members may learn more about their prescriptions and possible other resources for care.



If you would like more information about this program or choose not to participate, please contact us at GPpharmacy@bcbsil.com.

Doctor's Orders: Medicines With Special Requirements

What do I have to do to get my prescription?

Prior Authorization

needed before a drug may be covered.

 Your doctor will need to submit a prior authorization request to BCBSIL.

Step Therapy

Sometimes prior approval is Some drugs may not be covered unless you try another preferred drug first.

> • Ask your doctor if the preferred drug is right for you or have your doctor submit a step therapy exception request for the nonpreferred drug to BCBSIL.

Dispensing Limits

There may be dispensing limits on certain medicines. For example, a medication typically taken twice daily may be limited to 60 tablets for 30 days.

• If your doctor thinks you need more than the dispensing limit allows, he or she may submit a request for an override authorization from BCBSIL.



Your doctor can call **800-285-9426** with questions or to ask for any forms.

Where You Fill Prescriptions Matters

Your 2023 BCBSIL benefits may include a Preferred Pharmacy or HMO Network.

More than 56,000 pharmacies nationwide⁶

You can save money by using an in-network pharmacy. At a preferred pharmacy, you may:

- Pay the lowest copay or coinsurance.
- Pick up a 90-day supply of covered drugs.

If you go to an out-of-network (OON) pharmacy, you will need to pay the full amount. If you have an out-of-network benefit, you can submit a claim to have BCBSIL apply your OON benefits.



- Take your prescription bottle/bag to your new pharmacy, or
- Ask your new pharmacy to contact your current pharmacy, or
- Ask your doctor to contact your new pharmacy.



Visit Prime Therapeutics at **myprime.com** to search for a Preferred Pharmacy or HMO Network pharmacy near you.

6 Number of pharmacies in network subject to change. The preferred pharmacy network may not apply to all BCBSIL plans, such as 100% cost-sharing plans or HMO plans. HMO plans have their own HMO pharmacy network. See your Benefit Book for details or call the number on your member ID card if you have questions.

Specialty Pharmacy Program

Your prescription drug benefit may include a specialty pharmacy program.

What are specialty medications?

Specialty medications are used to treat serious or chronic conditions. Examples include:

- Hepatitis C
- Hemophilia
- Multiple sclerosis
- Rheumatoid arthritis

They may have special handling or storage needs. They may not be stocked by retail pharmacies.



For more information on self-administered specialty drugs, call the number on your member ID card.

Medical or Pharmacy Benefit?

- Some specialty medications must be given by a health care professional. These are usually covered under your medical benefit plan.
 - You could pay more out of pocket based on where those medications are given. For example, it may cost more to go to a hospital infusion clinic than to a doctor's office.
- Some specialty medications can be self-administered (given by yourself or a caregiver). These are usually provided through your pharmacy benefit plan.
 - Your plan may require you to get self-administered specialty drugs through an in-network specialty pharmacy.

Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Illinois contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. Blue Cross and Blue Shield of Illinois, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. MyPrime.com is an online resource offered by Prime Therapeutics.

90-Day Supply Options

If you are taking medication on a routine basis, you may be able to get more than a 30-day supply.⁷

Where can you get a 90-day supply?

- Through the home delivery (mail order) program
- At a preferred retail pharmacy in the Preferred Pharmacy Network
- HMO members: At a 90-day retail pharmacy in the HMO Network



Log in to your Blue Access for Members account at **bcbsil.com/member** for details.

7 A 90-day supply cannot be filled for all prescriptions.

Well **บก**Target®

Motivation and guidance for your health and wellness journey.

Whether you want to make a game plan, track your progress or get started on your journey, Well onTarget⁸ provides tools and resources to help guide you toward your health and wellness goals.



Make a plan and track your progress.



Take your health assessment[®] today!

It shows you where you stand with issues like:

- Activity level
- Nutrition
- Weight
- Cholesterol
- Stress management
- Tobacco use
- Blood pressure

Resources include:

- Online self-management programs on topics related to wellness goals identified by your health assessment
- Health trackers to track your progress toward wellness goals identified by your health assessment
- A Blue PointsSM reward program
 - The more you use the program, the more you earn
 - Redeem points for discounts on a wide range of products



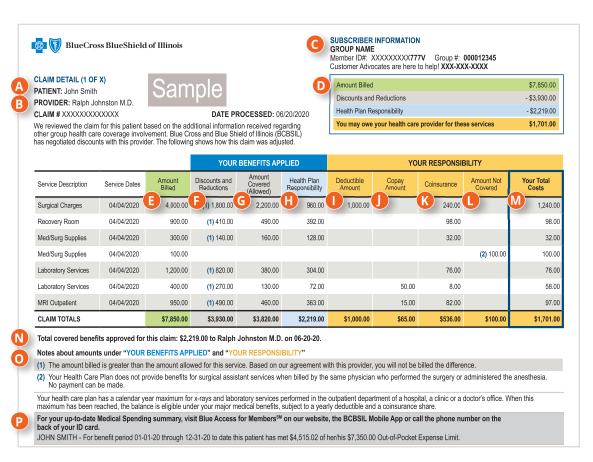
Log in at **wellontarget.com**.

Blue Points program rules are subject to change without prior notice. See the Program Rules on the Well on Target Member Wellness Portal for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

⁸ Well on Target is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness. Participation in the Well on Target program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well on Target for complete details and terms and conditions.

Understanding Your Explanation of Benefits (EOB)

After you visit a health care provider and **BCBSIL** processes the claim, you'll receive an **Explanation of** Benefits, or EOB. The EOB is not a bill, but it explains what your plan pays and what you may owe to your provider. You may receive a bill from the provider.



How to Read Your EOB

- A Patient information
- **B** Provider information
- C Policy information
- D Claim summary
- **E** Amount billed by the provider
- F Discounts and reductions in compliance with your plan
- **G** Amount covered is the amount billed (D) minus the discounts and reductions (E)
- H Health plan responsibility is the portion your health plan pays to the provider
- Deductible amount

- J Copay amount
- K Coinsurance amount
- L Amount not covered
- M The amount you're responsible for. This column provides details about the amount you may owe shown in the claim summary (M)
- N Total covered benefits approved is the amount that was paid to the provider
- Numbered notes provide additional details
- P Health care plan maximums



Sign Up to Get Your EOBs Online

Sign up for Blue Access for Members at **bcbsil.com/member** for convenient and confidential access to your claim information and history. Save time, space, and resources — opt out of receiving paper EOBs by mail.

Go to Blue Access for Members and select Settings/Preferences to change your preferences or to get your EOBs in Spanish by indicating your preferred language.

Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductible and copay amounts vary.

Blue365°

Save with the member discount program.

Blue365 is just one more advantage of being a BCBSIL member. Save money on health and wellness products and services that may not be covered by your health plan. There are no claims to file and no referrals or pre-certifications.



Shop and save.



Jenny Craig® | Nutrisystem® **Invite Health**

Save on:

- Healthy meals
- Membership fees (if applicable)
- Nutritional products and services



Reebok | SKECHERS®

- Discounts and free shipping
- Select Reebok athletic equipment for adults and kids
- Select SKECHERS Performance, Sport, Work and Corporate Casual styles



EyeMed | Davis Vision

- Save on eye exams, eyeglasses, contact lenses and accessories
- Access to national and regional retail stores
- Access to local eye doctors
- Possible savings on laser vision correction



Dental SolutionsSM Discount Program

- \$9.95 sign-up and \$6 monthly fee
- Dental discount card
- Up to 50% discount at more than 70,000 dentists and 254,000 credentialed dental access points, including a complete specialty network



Garmin | Fitbit®

- 20% discount off MSRP on Fitbit® devices
- 29% discount on accessories plus free shipping
- Up to 35% off all Garmin devices plus free shipping



TruHearing[®] | Beltone[™]

Save on:

- Hearing tests
- Hearing aids



Emindful® Course

- Save on any of eMindful's live streaming or recorded premium courses
- Single, short-form episodes
- Day-long retreats
- Multi-week intensive programs
- Variety of subjects, such as
 - Stress reduction
 - Mindful eating
 - Chronic pain management
 - Yoga and Qigong movement



To access Blue365

Log in to Blue Access for Members and click on "Member Discount Program" under "Quick Links," or visit Blue365Deals.com/BCBSIL

Once you sign up, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

Value-added products and services may be discontinued or changed at any time and may be subject to geographical availability.

The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your Benefit Book or call the Customer Service number on your member ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St. 35th Floor

Chicago, Illinois 60601

Phone:

855-664-7270 (voicemail)

TTY/TDD:

855-661-6965

Fax:

855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services

200 Independence Avenue SW Room 509F, HHH Building 1019

Washington, DC 20201

Phone:

800-368-1019

TTY/TDD: 800-537-7697

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. التحدث مع مترجم فوري، اتصل على الرقم 6984-710-855.
繁體中文 Chinese	如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。 洽詢一位翻譯員, 請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें ।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'i' hodíílnih kwe'é 855-710-6984.
فارس <i>ی</i> Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمابید. جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiếng Việt Vietnamese	Nều quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.