



**BlueCross BlueShield
of Illinois**



Member Information Guide

Blue Cross and Blue Shield of Illinois Important Contact Information

Customer Service **800-621-7336**

- Customer Advocates answer questions about your benefits.

Benefits Value Advisor **800-621-7336**

- A one-call solution helps you find a doctor, compare quality ratings and costs, get a preauthorization and even set up your appointment.

24/7 Nurseline **800-299-0274**

- Speak with a nurse anytime – day or night – if you have health questions or want help making a decision about medical care.

Website **bcbsil.com/att**

- Log in to Blue Access for MembersSM where you can check your claims status, print a temporary ID card and use Integrated Provider Finder to find a doctor or hospital and estimate treatment costs.
- Find information on Blue Distinction[®], Blue Care Connection[®] and Well onTarget[®].

Fitness Program **888-762-BLUE (2583)**

- Enroll in the fitness program by calling Monday through Friday, 8 a.m. - 9 p.m. in any Continental U.S. time zone.

Special Beginnings[®] **888-421-7781**

- Understand and manage your pregnancy with this maternity program that offers assistance from early pregnancy until 6 weeks after delivery.

Blue365[®] **blue365deals.com/BCBSIL**

- Save money on health care products and services such as fitness gear, gym memberships, family activities, healthy eating options and much more.

Be Smart. Be Well.[®] **besmartbewell.com**

- This site offers information and resources that you can use to make an immediate and positive impact on your health and everyday life.

BlueCard Worldwide[®] **800-810-BLUE (2583)**

- Get help finding medical care when you travel or live abroad.



BlueCross BlueShield of Illinois

January 2015

Dear Valued Member:

Blue Cross and Blue Shield of Illinois (BCBSIL) is pleased that you are a member.

As a BCBSIL member, you will enjoy access to one of the largest provider networks in the country and an array of health and wellness resources to help you manage your health care and make informed health care decisions.

Get the Most from Your Health Care Benefit Plan

Take advantage of these health and wellness tools.

Blue Access for MembersSM – a secure member website

Blue Access for Members (BAM) is the gateway to BCBSIL's many online tools and services. After you receive your BCBSIL ID card, go to bcbsil.com/att and follow the simple sign-up instructions. When you register for BAM, you can:

- Check claims status and claims history
- **Provider Finder[®]** helps you make smart choices. Find a network doctor or hospital and estimate the cost of procedures, treatments and tests. Find more information on pages 7 and 8.
- View or print Explanation of Benefits statements
- Confirm employee and dependent coverage
- Order a replacement ID card or print a temporary card
- Set preferences to receive notifications for claims status and wellness updates through emails or text alerts

Learn more about Blue Access for Members on page 4.

Benefits Value Advisors - find quality care at a good value

If you need surgery or your doctor recommends imaging (such as a CT scan or MRI), let a Benefits Value Advisor help you find a provider. Just call 800-621-7336. Read more on page 9.

BlueCard Worldwide[®] – coverage when you travel

The BlueCard Worldwide Service Center is available 24 hours a day, seven days a week toll-free at 800-810-BLUE (2583) or by calling collect at 804-673-1177. Get help finding care in more than 200 countries. Read more on page 15.

Blue Care Connection[®] – helping you lead a healthier life

Managing your health is more than just doctor visits. Read more about how Blue Care Connection can help you reach your goals on page 17.

24/7 Nurseline – around the clock assistance

Anytime of the day or night, a nurse can help you identify options and provide information to help you choose the appropriate care for your health concerns. Just dial **800-299-0274** and follow these prompts:

- For English, press 1; for Spanish, press 2
- To speak with a nurse, press 1. You will be asked for the telephone number you are calling from and your BCBSIL member ID number (the number appears on the front of your BCBSIL ID card).
- To hear pre-recorded information on hundreds of health topics, press 2

Refer to page 26 for more information.

Well onTarget® - A New Way to Experience Wellness

Get the support you need to make the right choices to enrich your mind, body and spirit.

- **Liveon Member Wellness Portal** - offers self-directed courses, a health and wellness library and interactive tracking tools.
- **Health Assessment** - your answers help tailor Liveon portal programs to your needs.
- **Life Points** - Healthy living offers greater rewards. Your healthy activities earn points that you can redeem in the online shopping mall.
- **Fitness program** - You and your covered dependents (age 18 and over) have unlimited access to a nationwide network of fitness centers for a one-time fee of \$25 and \$25 per member per month.

Get more detail on pages 18 - 22.

Blue365® Discount Program for Members

Save money on health care products and services that help support healthy lifestyles. Read more about all the discounts available to you on pages 24 and 25.

When you are a BCBSIL member, Customer Advocates familiar with AT&T's benefits plans are available to answer questions about your benefits as well as provide information about any of these special programs – simply call the toll-free number on the back of your ID card: 800-621-7336.

For more than 75 years, Blue Cross and Blue Shield of Illinois has been a trusted name in health care benefits. Across the country, about one in three Americans count on Blue Cross and Blue Shield Plans to provide reliable, affordable benefit programs and dependable customer service. We look forward to serving you!

Sincerely,

Blue Cross and Blue Shield of Illinois

The Choice

for Nearly 1 in 3 Americans

Nearly one in every three Americans has a Blue Cross and Blue Shield product.

Experience

Preventive care is essential to maintaining a healthier life, and no one understands this better than Blue Cross and Blue Shield of Illinois (BCBSIL). For more than 75 years, BCBSIL has provided quality health care benefits and services to its members and communities. BCBSIL provides members with programs and support to create customized wellness action plans, make smarter health care choices and help manage their health care.

Your Journey to Wellness

Wellness is defined as the state of being healthy in body and mind, especially as the result of deliberate effort. The choices you make each day can affect your health now and in the future. Deciding on the best approach for a healthier lifestyle can be challenging, but it may be easier than you think.

BCBSIL offers access to convenient online tools and resources to help you plan and manage your health care. BCBSIL health care plans include flexible options with the right combination of benefits, choice of providers and access to a wide variety of educational resources. Whether you are trying to improve your health or reach the next level of wellness, BCBSIL is here to help.

In This Guide

The following pages include a description of the medical plan and other features and services available to you. In some cases, your employer may be offering you more than one medical plan to choose from. Think carefully about how you and your family will use these benefits. Before you make a decision, consider the services that are covered, provider network, potential out-of-pocket costs and other options.

For more information, go to bcbsil.com/att.

*Blue Cross and Blue Shield of Illinois
is a leader in health care benefits.*



Check out our Free Apps!

Text* **BCBSILAPP** to **33633** to learn more.

BCBSIL - access all our mobile websites and services in one convenient place

Centered - manage daily life stress and work toward being "centered" (available for iPhone 5s and newer models)

* Message and data rates may apply.

Get all the advantages your health plan offers with **Blue Access for MembersSM (BAM)**

Your Online Resource

Would you like to know when your medical claims are paid and the payment amounts? Do you need to confirm who in your family is included under your coverage? BAM, the secure member portal from Blue Cross and Blue Shield of Illinois (BCBSIL), can help. Get immediate online access to health and wellness information and:

- Check the status of a claim and your claims history
- Estimate and compare test and treatment costs
- Confirm the family members who are covered under your plan
- View and print an Explanation of Benefits (EOB) statement for a claim
- Select an option to stop receiving EOBs by mail
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts.
- Locate a doctor or hospital in the network
- Request a new or replacement member ID card or print a temporary member ID card

It's easy to get started

1. Go to bcbsil.com/att.
2. Click the Log In tab and then click the Register Now link.
3. You can register using the group and subscriber numbers on your new BCBSIL ID card. Or register early by calling customer service for your group and subscriber numbers.



Use BAM while you're on the go. Register or log in by going to bcbsil.com/att from your mobile device Web browser for secure and convenient access.

Stay Connected Anywhere

Find a doctor, hospital and more!

- Visit Blue Access for MembersSM at bcbsil.att by scanning this QR Code with your smartphone or tablet. Or text ATT to 222745 (BCBSIL).*
- Download the free mobile app at <http://gettag.mobi>.*



*Data charges may apply.

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Find what you need at Blue Access for MembersSM (BAM)

The screenshot shows the BAM website interface for user Jose Martinez. The top navigation bar includes links for Home (1), My Coverage (2), Claims Center (3), My Health (4), Doctors & Hospitals (5), and Forms & Documents (6). The main content area is divided into three sections: Message Center (7) with 4 new messages, MY COVERAGE (8) showing plan details and benefits, and Quick Links (9) with options like 'My Blue Community' and 'Get a Temporary ID Card'. A 'Help' (10) and 'Contact Us' link are also visible in the top right.

- 1. My Coverage:** Review benefit details for you and the family members covered under your plan.
- 2. Claims Center:** View and organize details such as payments, dates of service, provider names, claims status and more.
- 3. My Health:** Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4. Doctors & Hospitals:** Use Provider Finder[®] to locate a network doctor, hospital or urgent care center and estimate treatment costs.
- 5. Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily.
- 6. Message Center:** Learn about updates to your benefit plan, and receive notification of pending and finalized claims via secure messaging.
- 7. Quick Links:** Go directly to some of the most popular pages for information, such as medical coverage, replacement ID cards, manage preferences and more.
- 8. Settings:** Set up notifications and alerts to receive updates via text messaging and email, review your member information, and change your secure password at anytime.
- 9. Help:** Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.
- 10. Contact Us:** Submit a question and a Customer Service Advocate will respond by phone or through the message center.

Go Mobile with the New BCBSIL App!



Stay connected with Blue Cross and Blue Shield of Illinois (BCBSIL) and access important health benefit information wherever you are.



Find a doctor, hospital or urgent care facility or search for Spanish-speaking providers

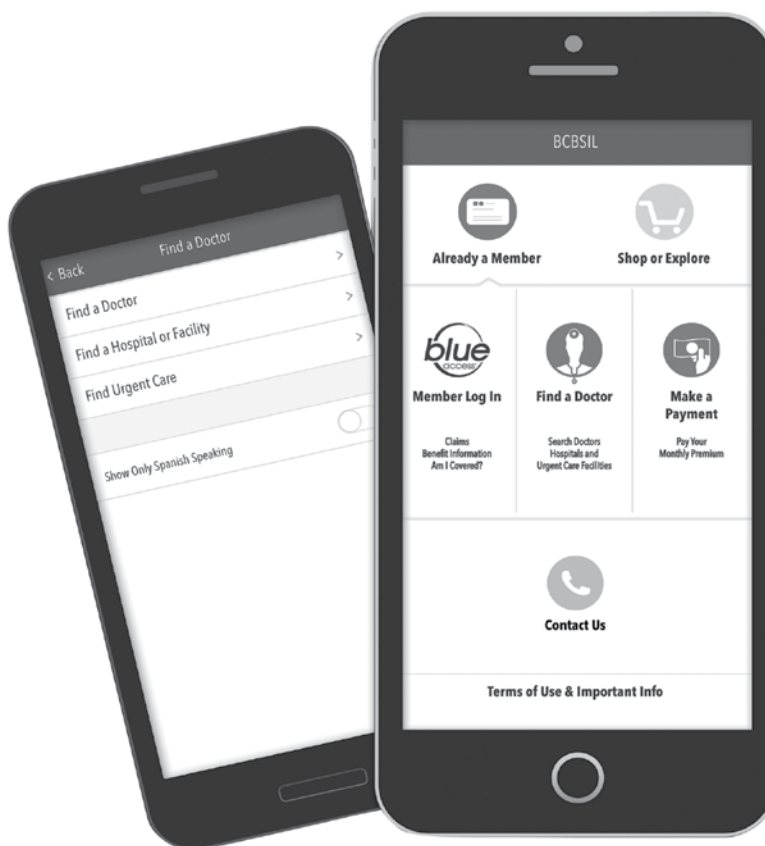


Register or log in to the secure member website, Blue Access for MembersSM

- Get coverage and claims information
- View or order a new ID card

Text* **BCBSILAPP**
to **33633** to get
the **BCBSIL** app.

*Messages and data rates may apply.



bcbsil.com/mobile

Provider Finder

Helps you make important health care decisions



Provider Finder shares information that puts you in charge.

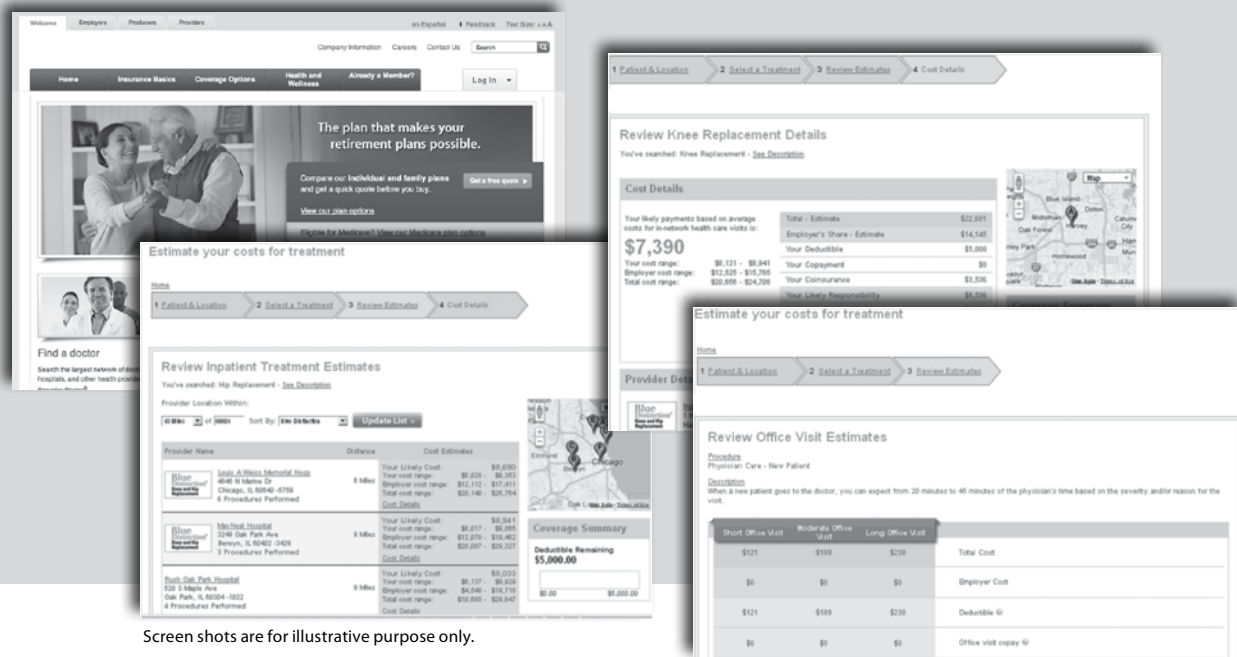
- Do you want to know more about the providers who take care of you or your family?
- Do you need to know the estimated cost of a medical service and your estimated out-of-pocket share of the cost?
- How do you choose where to go for medical services?

Provider Finder from Blue Cross and Blue Shield of Illinois (BCBSIL) is an innovative way to help you estimate and manage health care costs. Plus, you can select providers using independent, third-party quality ratings and meaningful patient reviews.

You can use the Provider Finder tool to:

- Find a network primary care physician, specialist, urgent care center or hospital.
- Filter search results by doctor, specialty, ZIP code, language and gender – even get directions from Google Maps™.
- Make an appointment to consult with a provider in select geographic areas.
- Estimate and compare test and treatment costs for yourself and your family.
- Determine if a Blue Distinction Center for Specialty Care® is an option for treatment.
- View patient feedback or add your review for a provider.
- View quality, certifications and recognitions for doctors.

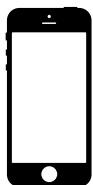
It's easy, immediate, secure – and available at [bcbsil.com/att](https://www.bcbsil.com/att).



Screen shots are for illustrative purpose only.

It's easy to get started with Provider Finder by registering for Blue Access for MembersSM (BAM):

1. Go to bcsil.com/att.
2. Click the **Log In** tab, and then click the **Register Now** link.
3. Use the information on your BCBSIL ID card to complete the registration process.
4. Once you are registered, log in to BAM. The Provider Finder tool is located under the Doctors & Hospitals tab.



Blue Access for Members on your mobile device.

Go to bcsil.com/att from your mobile phone's Web browser and click on Doctors and Hospitals. Or download the Provider Finder App for your iPhone[®] or Android[®] phone. If you use your GPS location or input a ZIP code, the App can pinpoint the closest provider locations for you.

You can also call a BCBSIL Customer Service Advocate at 800-621-7336 for help in locating a provider.

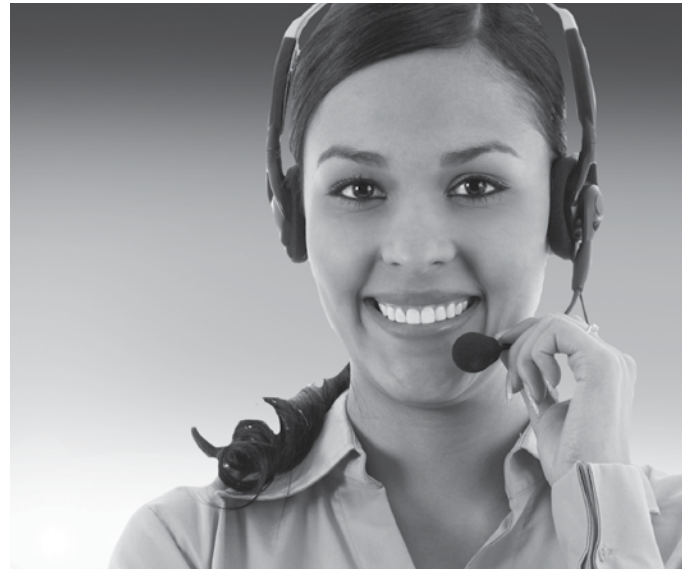
Benefits Value Advisors Same Treatment. Lower Cost.¹

You have choices about where to go for health care. Many times you can choose between more than one provider or facility and have the same procedure at a lower cost. Now you can speak to a BCBSIL Benefits Value Advisor² who can help you get benefits information and find contracting, in-network providers for a number of health care services such as:

- CAT or CT scans
- MRIs
- Endoscopy procedures
- Colonoscopy procedures
- Back or spinal surgery
- Knee surgery
- Shoulder surgery
- Hip or joint replacement surgery
- Bariatric surgery

Benefits Value Advisors can also help you plan for your health care by:

- Helping you better understand your benefits
- Giving you a cost estimate³ for health care services or procedures
- Scheduling a doctor or procedure appointment if you like
- Helping you get general health information about your condition
- Helping you with pre-certification
- Telling you about online educational tools



Benefits Value Advisors Help with Cost Comparison

For example, if your doctor wants you to get an MRI of your knee, you can call a Benefits Value Advisor. The Advisor can tell you about several in-network MRI providers and the estimated cost for an MRI at each provider. This way, you will have more information when choosing where to go for your MRI. If you like, the Advisor can then schedule the MRI for you with the provider you choose, and help you with pre-certification.

To reach a Benefits Value Advisor, call 800-621-7336.

1. Benefits Value Advisors offer cost estimates for various providers, facilities, and procedures. Lower pricing and cost savings are dependent on the provider or facility you choose.
2. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.
3. Cost estimates are just estimates. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations and exclusions of your plan.

Doctor, Retail Clinic, Urgent Care or ER?

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.



Quick reference guide for PPO network treatment resources

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or unstoppable bleeding. At other times, it's less clear. Where do you go when you have an ear infection, or are generally not feeling well? The emergency room is always an option, but it can be an expensive one. You have choices for receiving in-network care that work with your schedule and give you access to the kind of care you need. Know when to use each for non-emergency treatment.

Care Option	Hours	Your Relative Cost *	Description
Doctor's Office	Office hours vary	Usually lower out-of-pocket cost to you than urgent care	Your doctor's office is generally the best place to go for non-emergency care such as health exams, colds, flu, sore throats and minor injuries.
Retail Health Clinic	Similar to retail store hours	Usually lower out-of-pocket cost to you than urgent care	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like: ear infections, athlete's foot, bronchitis and some vaccinations.
Urgent Care Provider	Generally include evenings, weekends and holidays	Usually lower cost than an ER visit	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency, but need immediate care. For example, they can treat sprained ankles, fevers, and minor cuts and injuries.
Emergency Room (ER)	24 hours, seven days a week	Highest out-of-pocket cost to you	For medical emergencies, call 911 or your local emergency services first.
24/7 Nurseline ** 800-299-0274	<p>The 24/7 Nurseline can:</p> <ul style="list-style-type: none"> • Help you decide if you should call your doctor, go to the ER or treat the problem yourself • Answer many of your health-related questions • Help you understand your condition <p>Available 24 hours a day, seven days a week; bilingual nurses available</p>		

* The relative costs described here are for network providers. Your costs for out-of-network providers may be significantly higher.

** 24/7 Nurseline is not a substitute for the sound medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor.

Blue Distinction®

For hospitals with expertise in specialty care



Use the Blue Distinction Center Finder available on the Blue Cross and Blue Shield Association website.

- Go to bcbsil.com/att
- Login to Blue Access for Members® (BAM)
- Go to the Doctors and Hospitals tab
- Click on the Blue Distinction Centers for Specialty Care® link
 - Choose a form of specialty care
 - Click the Directory of Providers for that category of specialty care
 - You can also go to bcbs.com/why-bcbs/blue-distinction

Blue Distinction is a designation awarded by the Blue Cross and Blue Shield companies to hospitals that have demonstrated expertise in delivering clinically proven specialty health care. Its goal is to help consumers find specialty care on a consistent basis, while enabling and encouraging health care professionals to improve the overall quality and delivery of care nationwide.

Blue Distinction Centers for Bariatric Surgery®

Provides a full range of bariatric surgical care services, including inpatient care, post-operative care, follow-up and patient education.

Blue Distinction Centers for Cardiac Care®

Provides a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery.

Blue Distinction Centers for Transplants®

Transplant program that provides services such as global pricing, financial savings analysis and global claims administration and support services.

Blue Distinction Centers for Complex and Rare Cancers®

Inpatient cancer care programs for adults, including those treating complex and rare subtypes of cancer, delivered by multidisciplinary teams with subspecialty training and distinguished clinical expertise, focus on treatment planning and complex, major surgical treatments.

Blue Distinction Centers for Knee and Hip ReplacementSM

Provides inpatient knee and hip replacement services, including total knee and total hip replacement surgeries.

Blue Distinction Centers for Spine Surgery®

Inpatient spine surgery services, including discectomy, fusion and decompression procedures.

Understanding Your EOB

A Guide to Reading Your Explanation of Benefits Statement

An Explanation of Benefits (EOB) Statement is a notification form provided to members when a health care benefits claim is processed by Blue Cross and Blue Shield of Illinois (BCBSIL). The EOB displays the expenses submitted by the provider and shows how the claim was processed.

The EOB has four major sections:

- **Claim Information** includes the member and patient name, the member's group and ID numbers, and the claim number.
- **Summary** highlights the financial information – the amount billed, total benefits approved and the amount you may owe the provider.
- **Service Information** identifies the health care facility or physician, dates of service and charges.
- **Coverage Information** shows what was paid to whom, what discounts and deductions apply, and what part of the total expense was not covered.



The EOB may include additional information.

- **Information About Amounts Not Covered** will show what benefit limitations or exclusions apply.
- **Information About Out-Of-Pocket Expenses** will show an amount when a claim applies toward your deductible or counts toward your out-of-pocket expenses.
- **Information About Appeals** explains your rights regarding review of claim denials.
- **Fraud Hotline** is a toll-free number you can call if you think you are being charged for services you did not receive or if you suspect any fraudulent activity.

Your EOBs are Always Available Online!

Sign up for Blue Access for Members (BAM) at bcbsil.com/att for quick, convenient and confidential access to your claim information and history. To support our commitment to eco-friendly business practices, you can choose to opt out of receiving EOBs by mail. This saves resources and offers you additional confidentiality. Just go to BAM, click on *Settings* and change your *User Preferences*.

Sample EOB



**BlueCross BlueShield
of Illinois**
300 East Randolph
Chicago, Illinois 60601-5099

1 Explanation of Benefits (EOB). **This is not a bill.**
2 HEALTH CARE SERVICE CORP
06-02-11

4 ANTHONY DOE
100 BLUEBIRD LANE
CHICAGO, IL 60601-7332

3 Customer Service: 1-800-XXX-XXXX



5 Check here for BCBSIL messages.

11 Summary

Total Billed:	\$45.00
Total Benefits Approved:	\$14.20
Amount You May Owe Provider:	\$3.60

Claim Information

6 Member Name: Anthony Doe
7 Group No.: 12345
8 Identification No.: ABC123454569
9 Claim No.: 2020000000000X
10 Patient Name: Anthony Doe

The following shows how this claim was processed.

Service Information

Service Description	Service Date	Amount Billed	Not Covered	Covered
12 IMAGING RADIOLOGISTS LLC Medical Emerg X-Ray	13 05-21-11	14 45.00	15 27.00 (1)	16 18.00
17 Totals		\$45.00	\$27.00	\$18.00

Coverage Information

06-02-11

Totals	\$45.00	\$27.00	\$18.00
18 PARTICIPATING PROVIDER OPTION (PPO REDUCTION)		-\$27.00	
19 Deductions			
Your 20% Coinsurance Amount.....		3.60	
Total Deductions			-\$3.60
20 Total Benefits Approved			\$14.40
21 Amount You May Owe Provider			\$3.60
22 Total covered benefits approved for this claim: \$14.40 to IMAGING RADIOLOGISTS LLC on 06-02-11.			

A Division of Health Care Service Corporation, A Mutual Legal Reserve Company, An Independent Licensee of the Blue Cross and Blue Shield Association

151, 247 002573

Sample EOB

- 1 Account name (member's company or organization)
- 2 Date claim was finalized
- 3 Toll-free number to call for additional information
- 4 Member's name and mailing address
- 5 BCBSIL messages
- 6 Member's name
- 7 Employer or group identification number*
- 8 Member number that appears on the ID card*
- 9 Claim number*
- 10 Person who received the services*
- 11 Summary box, including the total amount billed by the provider for the services, the benefits approved and paid by BCBSIL, and the remainder you may owe. (See also 14, 20 and 21).
- 12 Provider name (top line) and description of service (below)
- 13 Beginning and end service dates
- 14 Amount billed by the provider for each service
- 15 Portion of the billed amount not covered by the plan (a footnote explains the reason)
- 16 Amount covered by the plan*
- 17 Total charges included on this claim
- 18 Plan reductions subtracted from billed amount, such as PPO allowances
- 19 Deductible and copayment or coinsurance amounts
- 20 Payment approved before benefits are coordinated with other insurers, such as Medicare
- 21 Amount the member may be responsible for paying
- 22 Total benefit approved for provider

* Please provide this information when contacting us about a claim.

Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductible and copayment amounts (if applicable) may vary.



BlueCard Worldwide®

With BlueCard Worldwide you can explore the world with peace of mind.

Like your passport, always carry your Blue Cross and Blue Shield of Illinois (BCBSIL) identification (ID) card with you when you travel or live abroad. Through the BlueCard Worldwide program, you have access to medical assistance service, doctors and hospitals in nearly 200 countries and territories around the world.

BlueCard Worldwide is there if you need medical care in a foreign country.

BlueCard Worldwide

To take advantage of the BlueCard Worldwide program, review this information:

- Before you leave home, contact BCBSIL for coverage details. Your coverage outside the United States may be different.
- Always carry your BCBSIL Plan ID card.
- In an emergency, go directly to the nearest hospital.
- The BlueCard Worldwide Service Center is available **24 hours a day, seven days a week** toll-free at **800-810-BLUE (2583)** or by calling collect at **804-673-1177**.

Call the Service Center in these situations:

- **You need to locate a doctor or hospital or need medical assistance services.** An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.
- **You need to be hospitalized or you need inpatient care.** After calling the Service Center, you should also call BCBSIL customer service for precertification or pre-authorization. You can find the telephone number on the back of your ID card. This number is different than the BlueCard Worldwide Service Center number shown above.



Payment Information

- **Participating BlueCard Worldwide hospitals.** In most cases, you should not need to pay up front for inpatient care at participating hospitals except for the out-of-pocket expenses (non-covered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.
- **Doctors and/or non-participating hospitals.** You will need to pay up front for services. Then you can complete a BlueCard Worldwide international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center at the address on the form.

Claim Filing

- **The hospital will file your claim** if the BlueCard Worldwide Service Center arranged your hospitalization. You will need to pay the hospital for the out-of-pocket expenses you normally pay.
- **You must file the claim** for outpatient and doctor care, or inpatient care not arranged through the BlueCard Worldwide Service Center. You will need to pay the health care provider and submit an international claim form with original bills.

Claim Forms

International claim forms are available from BCBSIL, the Service Center or online at bcbs.com/bluecardworldwide.

Remember to take this information with you when you travel outside the U.S.

BlueCard Worldwide Service Center

toll-free: 800-810-2583 or collect: 804-673-1177

BlueCard
Worldwide is
there when
you travel far
from home.



Blue Care Connection®

Helping you lead a healthier life

Sometimes managing your health requires more than doctor visits, lab tests and prescriptions. Blue Cross and Blue Shield of Illinois offers to help you and your covered family members reach your health and wellness goals.

- **Lifestyle Management Programs** – Provide tools and information which may help you lose weight, quit smoking or reduce your risk for developing heart disease, stroke or diabetes
- **Utilization Management** – You and your doctor can obtain information about your benefits and easily navigate the health care system to help you maximize your benefits for covered services
- **Health Education and Support** – There are tutorials on more than 170 health topics available online or by mobile device through your Blue Care Advisor. Many tutorials are available in Spanish as well
- **Healthy Tips by Text** – Receive secure text messages on such topics as diabetes prescription drug reminders, blood sugar reminders, coronary artery disease care management and diet tips as well as exercise and fitness tips
- **Special Beginnings®** – Maternity program offering expectant mothers ongoing support and education from prenatal to postpartum care, including convenient online and mobile tools and educational materials
- **Case Management** – Case managers, registered nurses with specialized training and clinical experience, help you navigate complex medical situations and access the services you need

These resources can help you plan and manage your health, but they do not replace the care of a doctor. To get the most out of the Blue Care Connection program, discuss the health information you receive with your doctor.

Find the Blue Care Connection link under the Healthy Living tab at bcbsil.com/att.



Well onTarget®

a New Way to Experience Wellness



Log in to Blue Access for Members from the Home page at bcbsil.com/att. Then click “Well onTarget” under **Quick Links**.

Well onTarget is a registered mark of Health Care Service Corporation, a Mutual Legal Reserve Company

Onlife Health is an independent company and provides wellness services for Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas.

* onmyway is registered mark of Onlife Health.

Healthways, Inc. is an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

All trademarks and service marks are property of their respective owners.

Well onTarget offers personalized tools and resources to help all members—no matter where you may be on the path to health and wellness. Well onTarget is designed to give you the support you need to make these choices. All while rewarding you for your hard work.

Liveon Member Wellness Portal

The heart of Well onTarget is the Liveon portal. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- **onmytime Self-directed Courses**

Online courses let you work at your own pace to reach your health goals. Learn more on nutrition, fitness, weight management, tobacco cessation and stress. Track your progress as you make your way through each lesson. Reach your milestones and earn Life Points.

- **Health and Wellness Content**

Health library teaches and empowers through evidence-based, user-friendly articles.

- **Tools and Trackers**

Interactive tools help keep you on course while making wellness fun. Use food and workout diaries, health calculators and medical and lifestyle trackers.

onmyway™* Health Assessment (HA)

The HA features adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. The confidential record offers tips for living your healthiest life. Your answers will be used to tailor the Liveon portal with the programs that can help you reach your goals.

Life Points Program

Life Points will help motivate you to maintain a healthy lifestyle. Earn points by taking part in wellness activities. Points can be redeemed in the new online shopping mall. Real-time granting of points lets you instantly use your points. To earn a larger reward, you can add to your point total at checkout.

Fitness Program

Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 8,000 participating gyms on hand, you can work out at any place or at any time. Choose a gym close to home and one near your office. Other program perks are:

- No long-term contract required. Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25.
- Automatic withdrawal of monthly fee.
- Online tools for locating gyms and tracking visits.
- Earn bonus Life Points for joining the Fitness Program. Rack up more points with weekly visits.

Sign up today! Call toll-free at 888-762-BLUE (2583), Monday through Friday, 8 a.m. – 9 p.m. in any continental U.S. time zone.

Well onTarget®

Life Points: Rewards for Healthy Living



Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes you may need a little motivation. That's why we offer Life Points¹ to keep you climbing toward your wellness goals.

With the Life Points program, you will be able to earn points by regularly participating in a range of healthy activities. You can then redeem your points for popular health and wellness merchandise and services.

Rewarding Healthy Behavior

Sample activities that help you earn Life Points include:

- Completing the onmyway^{TM2} Health Assessment (once every six months)
- Taking all 12 lessons of the onmytime Self-Directed Courses
- Tracking progress in the online tools on the Liveon Member Wellness Portal
- Signing up for the Fitness Program³
- Adding weekly Fitness Program visits to your routine
- Achieving Self-directed Course milestones: Baseline, 30 days, 60 days, 90 days, 180 days

Life Points and Well onTarget feature convenient online tools and personalized services that help support, inform and motivate you on a journey to wellness. You'll find Well onTarget in the Coverage tab under Blue Care Connection.

Onlife Health is an independent company that provides wellness services for the Well onTarget program.

1 Life Points Program Rules are subject to change without prior notice. See the Program Rules on the Liveon Member Wellness Portal for further information. Your company may have additional reward programs in place to encourage you to take advantage of certain preventive care and wellness activities or for making healthy changes. Check your employee benefits.

2 onmyway is a registered mark of Onlife Health.

3 Healthways, Inc. is an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Well onTarget®

Enhanced Member Experience



The Liveon Member Wellness Portal gives you access to all the interactive tools and programs you need to start racking up Life Points. Check out the online Shopping Mall with an expanded array of rewards to help motivate you to earn more points. Once you are logged in to Well onTarget, click “redeem” under your name to browse and shop the online mall using your Life Points.

Life Points offers you many new features:

Instant recognition of points

Real-time granting of points⁴ gives you with instant notice of your healthy efforts.

Easily manage your points

The interactive portal makes it easier to understand how many points are available to be earned. You can also track the total number of points earned year-to-date. All of your point data will be displayed on one screen.

Get more Life Points

The Life Points program gives you the option to purchase more points to supplement your balance to redeem a larger reward.

Expanded selection of rewards

Redeem your hard-earned points in an expanded online Shopping Mall. Reward categories include Apparel, Books, Health & Personal Care, Jewelry, Electronics, Music and Sporting Goods. In addition, there are more redemption levels so you can earn a reward more quickly.

⁴ Does not include Life Points earned from the Fitness Program and Biometric Screenings activities.

Well onTarget®

Make Your Fitness Program Membership *Work for You!*

Fitness can be easy, fun and affordable. Well onTarget makes it possible with the Fitness Program.

Available exclusively to members and their covered dependents (age 18 and older), the Fitness Program provides:

- **Flexible membership**, no long-term contract required. Enroll for a one-time fee of \$25 and \$25 per member per month.*
- **Unlimited** access to a nationwide network of participating fitness centers.
- **Online** fitness center locator and views of your fitness center visits online.
- **Easy** online enrollment; automatic monthly payment withdrawal.

Are you ready for fitness?

Enroll in the Fitness Program today by calling 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone. Or enroll online by logging in to Blue Access for Members (BAM) and clicking “Fitness Program” under **Quick Links**.



The opens the door to a network of fitness centers for only \$25 per month!



Rewards beyond health and fitness

Regular exercise is an essential part of healthier living. It gives you energy to participate in family activities, sports, dance, travel and other everyday events that make life more enjoyable.

- Feel good about your commitment to a better you.
- Accomplish your fitness goals.
- Maintain healthy weight.
- Lower your blood pressure.
- Minimize stress.
- Reduce your risk for other health-related diseases.
- Boost your stamina and strength.
- Improve sleep.
- Improve your overall health.

Take your card for a spin... a lift ... or a stretch!

Make new friends, take a class, try something new! Join the Fitness Program today.

Call 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone. Enroll online by logging in to Blue Access for Members (BAM) and clicking “Fitness Program” under Quick Links.

*The one-time enrollment fee and monthly membership fee for the Fitness Program are both subject to applicable taxes.

Healthways, Inc. is an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Special Beginnings[®]

Maternity Program

Special Beginnings can help you better understand and manage your pregnancy. Available at no additional cost, this maternity program offers telephone and email contact with staff. The program assists you from early pregnancy until six weeks after delivery through:

- **Pregnancy risk factor identification** to determine the risk level of your pregnancy and appropriate range for ongoing communication/monitoring
- **Educational material** including a complimentary book about having a healthy pregnancy and baby
- **Personal telephone contact** with program staff to address your needs and concerns and to coordinate care with your physician
- **Assistance in managing high-risk conditions** such as gestational diabetes and preeclampsia
- **Special Beginnings Online** is an additional resource that provides information for each week of your pregnancy. The site can be accessed through Blue Access for MembersSM



Take good care of yourself and your baby – enroll in Special Beginnings today!

Enrollment is easy and confidential. Just call

888-421-7781, 8 a.m. – 6:30 p.m., CT.

Special Beginnings is not a substitute for professional medical guidance. It is important to share any health concerns with your physician.

Blue365[®]

A Discount Program for Members

Blue365 is just one more advantage of being a Blue Cross and Blue Shield of Illinois (BCBSIL) member. With this program, you can save money on health care products and services that are most often not covered by your benefit plan. There are no claims to file and no referrals or pre-authorizations.

Blue365 has a range of new features and greater discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Once you register on the Blue365 website at blue365deals.com/BCBSIL, you will receive weekly "Featured Deals," which offer additional discounts from leading health companies and online retailers that are available for a short period of time.

Davis VisionSM
877-393-8844

Save on eyeglasses as well as contact lenses, laser vision correction services, examinations and accessories. For a list of Davis Vision providers near you, go to bcbsil.com, click Find a Doctor then select Find a Vision Provider. The Davis Vision network consists of major national and regional retail locations as well as independent ophthalmologists and optometrists. You and your eligible dependents can receive discounts on laser vision correction services through the TLC/TruVision network.

TruVision
877-882-2020

Jenny Craig[®]
877-JENNY70 (877-536-6970)

Let Jenny Craig help you reach your weight-loss goals. Your consultant will help you find the program that fits your life. Experience the Jenny difference with discounts to the Jenny As You Go monthly program or the Jenny All Access yearly membership program.

Procter & Gamble (P&G) Dental Products

Get savings on dental packages containing the latest in Oral B[®] power toothbrushes and Crest[®] products. The dental packages from P&G can help you improve the health of your teeth and gums. Packages may contain items such as an electric toothbrush, mouth rinse, floss and more.

TruHearing[®]
800-687-4617

TruHearing customers save on average \$890 per hearing aid compared to national retail prices. Each purchase comes with a 45-day money-back guarantee, a three-year warranty and 48 free batteries per hearing aid. Plus, get personal service when you visit one of TruHearing's professional hearing care providers near you.



Seattle Sutton's Healthy Eating®
800-442-DIET (800-442-3438)

Save on these freshly prepared, calorie-controlled meals designed to help with weight loss and managing certain health problems. Depending on your location, you can have Seattle Sutton's Healthy Eating deliver your food or you can pick up your meals at a neighborhood location. Bon appetit!

Reebok

A trusted brand for more than 100 years, Reebok develops top athletic equipment for people everywhere, from professional athletes to kids playing soccer. Its wide selection of training equipment, workout apparel, fan gear and more makes it easy to look good and feel great knowing you're using some of the best shoes, apparel and accessories in the world. Enjoy 20 percent off plus free shipping on your entire Reebok.com order.

SeniorLink Care™

It's important to find skilled, compassionate care for the elderly individuals we love – but it's not always easy. With SeniorLink Care you'll find just the right level of expert support to help your aging family members or friends lead fulfilling and comfortable lives. From coordinating care to assisting caregivers, SeniorLink connects seniors and their families to the programs and services they need most. Save on a three- or 12-month membership.

BodyMedia®

Enjoy 21 percent off a BodyMedia armband in order to automatically and accurately track your calories around the clock, helping you lose weight, stay active and lead a healthier life. The armband collects 5,000 data points per minute from four different sensors. Using a computer, you can upload the data and log your food for a complete picture of calories, activity, steps and sleep.

Life Time Fitness®

Life Time Fitness offers a total health fitness experience no matter your fitness level, interests, schedule or budget. For new members, Life Time Fitness offers a \$0 enrollment fee when you sign up online.*

The relationship between these vendors and Blue Cross and Blue Shield of Illinois (BCBSIL) is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Proof of Blue Cross and Blue Shield of Illinois coverage is needed. The \$0 enrollment fee offer is only for new members who enroll online at blue365deals.com/BCBSIL. A \$35 administrative fee applies to all memberships. Monthly dues and taxes may also apply. Members' prices, dues and fees may change at any time. Other rules may apply. Always check with the Life Time Fitness club in your area for the most up-to-date offer.

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 booklet or call the customer service number on the back of your 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.

24/7 Nurseline

Around-the-Clock, Toll-Free Support

The 24/7 Nurseline can help you figure out if you should call your doctor, go to the ER or treat the problem yourself.

Health concerns don't always follow a 9-to-5 schedule. Fortunately, registered nurses are on call at 800-299-0274 to answer your health questions, wherever you may be, 24 hours a day, seven days a week.

The 24/7 Nurseline's registered nurses can understand your health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care, family care and more.

When should you call?

The toll-free Nurseline can help you or a covered family member get answers to health problem questions, such as:

- Asthma, back pain or chronic health issues
- Dizziness or severe headaches
- High fever
- A baby's nonstop crying
- Cuts or burns
- Sore throat



Plus, when you call, you can access an audio library of more than 1,000 health topics—from allergies to women's health—with more than 600 topics available in Spanish.

Note: For medical emergencies, call 911 or your local emergency services first. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

*Get the information you need,
just when you need it.*

Be Smart. Be Well.®

Be Smart. Be Well. is leading experts, valuable resources and real-life video stories about people trying to live healthier.

Be Smart. Be Well. is a unique website dedicated to helping you be safe and healthy. Be Smart. Be Well. features leading experts, valuable resources and real-life video stories of people trying to live healthier. The goal of Be Smart. Be Well. is simple: to give you the information and resources you need to make an immediate and positive impact on your health and your everyday life.

Highlights of the site include:

- Simple steps you can take to live healthier
- Links to useful resources
- Information provided by medical professionals
- Timely newsfeeds from national media

Current topics include: childhood obesity, drug safety, caregiving, mental health and food safety. New topics are continually added.

Stay healthy and up-to-date with free email newsletters from BeSmartBeWell.com:

- The Spotlight newsletter is delivered every other month and gives you easy-to-understand information you can use right away
- The biweekly Spotlight News Alert will bring you the latest on the topics covered on BeSmartBeWell.com.

Learn more about these two free e-mail newsletters at BeSmartBeWell.com/Spotlight-Newsletter

be smart be well®.com

life stories to help us allSM

Childhood Obesity



Teen Driving



Drug Safety



Learn more at bcbsil.com/att and click on the Healthy Living tab.

Be sure to join the daily discussion on Twitter at twitter.com/bsbw.

Be Smart. Be Well. Know the facts.

This information is not intended to be a substitute for professional medical advice. If you are under the care of a doctor and receive advice contrary to this information, follow the doctor's advice. See your doctor if you are experiencing any symptoms or health problems.



**BlueCross BlueShield
of Illinois**



bcbsil.com/att

Customer Service: 800-621-7336

24/7 Nurseline: 800-299-0274