

Frequently Asked Questions

1. Why did Boeing change insurance companies?

Boeing selected BlueCross BlueShield of Illinois to become the administrator of many of its employee and retiree health care plans in the United States starting in 2011. Beginning 01/01/2014, BCBSIL will begin administering the self-insured benefit plans previously handled by United Healthcare. BCBSIL was chosen because they are the current administrator for most of the Company's medical plans, and reducing the number of administrators achieves greater efficiency with minimal impact for most employees and their families.

2. Did Boeing review this change with leadership of affected unions?

Yes. If you need additional information on this issue, contact your union leader.

3. How will employees benefit when they move to BCBSIL?

BCBSIL offers a variety of consumer tools today, and is investing heavily in others — tools that can help employees, retirees and their families better understand cost and quality differences when choosing treatments and medical providers. With these resources, and the other health management programs that BCBSIL offers, we will better manage Boeing's overall health care costs, and that helps employees, retirees and Boeing. For more information, please visit our website at bcbsil.com/boeing and sign up for BAM today.

4. Is my Health Care Flexible Spending Account or Health Savings Account vendor changing?

No, Aetna continues to be the Health Care Flexible Spending Account vendor for Boeing plans. If you participate in the Advantage Plus plan, your Health Savings Account will continue to be administered by Health Equity. Refer to Boeing service center for additional information.

5. Will I be able to see the same doctor(s) I had under my prior plan with United Healthcare?

For all active employees and early retirees without Medicare in the St. Louis area, the BCBS network encompasses 98% of the same doctors and all of the same hospitals as your United Healthcare plan. Outside of the St. Louis area, the BCBS network includes 95% of the same hospitals and doctors, so there is a very high probability your current doctor is also in the BCBS network. Since BCBS has the industry's largest provider network, you may also find some of the provider's that were not part of United Healthcare's network are part of your new BCBS network. Please visit

www.bcbsil.com/boeing to determine if your provider is contracted with BCBS or call Boeing member service at 1-888-802-8776 and a Health Advocate will be able to obtain that information for you.

6. What if my provider is not part of the BCBS network?

In certain situations a transition of care period may be provided for a set period of time if your current treatment plan qualifies. To find out if you qualify or start the process of approval, please contact our Health Advocates at Boeing member service 1-888-802-8776. If the transition of care period cannot be granted and your plan offers out-of-network benefits you can continue to utilize your provider at that out of network benefit level. If your plan does not offer out-of-network benefits, you will need to select a new provider to receive coverage for your medical visits. Please visit our website at www.bcbsil.com/boeing or call Boeing member service for assistance in locating a new provider.

7. Who will be my prescription drug carrier?

If your coverage for 2013 was with ESI/Medco, it will remain with ESI/Medco and they will continue to be the prescription drug vendor for all groups except the BNA retirees enrolled in the CAT (catastrophic) plans. The website for ESI/Medco is www.express-scripts.com/boeing.

8. Who will be my prescription drug carrier under the CAT (catastrophic) plan?

If you are a participant in a CAT (catastrophic) plan your prescription coverage will now be handled by BCBSIL in the same manner as it was handled by United Healthcare. There will be no separate identification card as your prescription benefits are reimbursed under your medical plan. You will continue to pay up-front for prescriptions and submit an itemized receipt along with a medical claim form to BCBSIL to receive benefits. Medical claim forms can be obtained from the BCBSIL website, www.bcbsil.com/boeing or by contacting Boeing member service and requesting a copy be mailed to your home.

9. Who will be my Mental Health/Substance Abuse vendor? Will the Boeing helpline still be available?

Effective for services rendered on or after January 1, 2014, ValueOptions will process mental health and substance abuse claims for Boeing members transitioning to BCBSIL. There will be no change in the network for all members except those enrolled in UHC HMO plan. Members who were previously enrolled in the UHC HMO plan will be transitioning from United Behavioral Health to ValueOptions for Mental Health and Substance Abuse benefits. For additional ValueOptions information, visit their website at www.valueoptions.com/boeing or call 1-800-892-1411 (the Boeing helpline). The Boeing helpline will still be available with the same telephone number. Please note

ValueOptions does not issue identification cards; when seeking services please ask the provider to utilize the ValueOptions information contained on the back of your BCBSIL medical card.

10. Who will be my routine vision carrier?

If your benefits provide routine vision coverage, effective for services rendered on or after January 1, 2014, VSP will process vision claims for Boeing members transitioning to BCBSIL. There will be no change in the network for all members except those enrolled in UHC HMO plan. Members who were previously enrolled in the UHC HMO plan will be transitioning from United vision network to VSP for vision benefits. Information about your VSP coverage can be found at www.vsp.com or by calling 1-800-877-7195. Please note that VSP does not issue identification cards, members should just notify their provider they are a Boeing VSP participant when seeking care

11. How can I get more information about my health care coverage through Blue Cross and Blue Shield of Illinois?

Please visit the website at www.bcbsil.com/boeing for additional information on your health coverage or please contact a Health Advocate at Boeing member service 1-888-802-8776.

12. What are the Member Services hours at BCBSIL?

Member services hours are 7:00 AM to 7:00 PM CT. You may also visit the website at www.bcbsil.com/boeing for helpful plan information.

13. Can I email questions directly to BCBSIL? If so, how?

Yes once you register for the BCBSIL secured portal, Blue Access for Members (BAM), which can be found at www.bcbsil.com/boeing, you can send a secured email directly to member services, or during business hours (7:00 AM to 7:00 PM CT) can initiate a live web chat with our Health Advocates.

14. Will my benefits change when I move to BCBSIL?

The change in administrators alone – from UHC to BCBSIL – will not cause a change in benefits. However, because no two administrators are exactly alike, there may be some administrative differences.

Otherwise, there could be benefit changes for the following reasons:

- ▶ For most groups, there will be changes – typically improvements – as a result of health reform, and those will be described in your Boeing annual enrollment materials

- ▶ For union groups, there could be changes that stem from recent bargaining agreements, and those will be described in your Boeing enrollment materials
- ▶ For nonunion employees in the HMO in St. Louis, Boeing is making some benefit changes to better align with similar plans offered across the country. Highlights of those changes are described in the letter that Boeing recently sent, and additional detail will be provided in Boeing's annual enrollment materials.
- ▶ Because both health plans determine medical necessity independently based on their organization medical policy, there may be differences in what is approved and covered by BCBSIL versus United Healthcare. To ensure your procedure/testing or treatment will be covered under your BCBSIL medical plan, we encourage you to contact our Health Advocates at Boeing member service 1-888-802-8776 to confirm specific requirements for coverage or visit our website at www.bcbsil.com/boeing and selecting Boeing Member Resources; Medical Policies to find out more.

15. If I enroll with a BCBSIL plan, when will I receive my ID card?

You will receive your new ID card by the first week in January. If you don't receive a card by that date please contact a Health Advocate at Boeing member service 1-888-802-8776 for assistance. Please be sure to show your new ID card to your doctor and hospital when you seek services on or after January 1, 2014.

16. Why do the ID cards only have the subscriber's name and not all family members' names?

The BCBSIL ID cards will only contain the subscriber (employee or retiree) name. The cards are to be used for all eligible family members even though their name is not printed on the card. If you need an additional card you can request one by contacting a Health Advocate at Boeing member service 1-888-802-8776 or logging into the Blue Access for Member's website at www.bcbsil.com/boeing.

17. What happens if I am admitted to the hospital in 2013 but do not get released until after January 1st 2014?

The hospital and doctors that take care of you during your stay will be able to bill for services rendered per day, so services for dates in 2013 they will be billed to United Healthcare and services performed in 2014 will be billed to BCBS.

18. Will I receive a provider directory?

No, BCBSIL does not print provider directories as they are frequently updated. You may view providers online by going to www.bcbsil.com/boeing and utilizing "Provider Finder" under the tab Doctors and Hospitals. You can also get there by selecting "provider finder" on the bottom right hand side of the home page.

19. What type of information does the provider finder give me?

Doctor or Facility name, address, telephone number
Provider specialty
Medical School Attended
Residency
Accepting New Patient Status: Yes or No
National Provider Identifier Number
Map and driving directions to doctor office or facility

20. When do I contact United Healthcare and when do I contact BCBSIL?

You will continue to contact United Healthcare for any claims related to services provided through 12/31/2013. The United Healthcare numbers are: Active/Early Retirees, 1-800-482-7115; Medicare Retirees, 1-800-553-7360 Blue Cross Blue Shield of Illinois will be responsible for any services provided on or after 1/1/2014. If you should have any questions, please contact a Health Advocate at Boeing member service 1-888-802-8776 for assistance.

21. How do I submit a claim for reimbursement?

If you use a network provider, your claims will be submitted to the local BCBS plan and then it will be automatically passed on to BCBSIL. Be sure to show your new ID card to your physician and/or hospital so they can update their billing systems with your new information. If you need to submit a paper claim on your own behalf, for example an out of network claim, the medical claim form can be located at www.bcbsil.com/boeing; from there you will select forms under the Boeing Member Resources heading.

22. Does BCBSIL have a secured member website that is similar to MyUHC.com?

Yes and you can access the secured member website, Blue Access for Members (BAM), by logging into www.bcbsil.com/boeing and registering on the right hand side of the website. You will need your new BCBSIL ID Card in order to access Blue Access for Members; this should arrive by the first week in January.

23. I have an authorization that was approved by United Healthcare that is for services that I will have in 2014, how will this be handled?

For services rendered in 2014, you should work with BCBSIL for an authorization. Should you have an authorization through United Healthcare, it will still be eligible with BCBSIL upon receipt of prior authorization documentation from UHC and based on continued eligibility and plan provisions. In order to ensure eligibility of services, please contact a health advocate at 1-888-802-8776 who will be able to assist in making sure all necessary approvals are in place.

24. I am currently receiving treatment as part of a clinical trial that was approved by United Healthcare, what happens when I move to BCBSIL?

You will be able to continue receiving treatment under your approved clinical trial after your transition to BCBSIL. I will need to get a care coordinator on the line with us to ensure there is no interruption in your care.

25. What is a PPO network? Who makes up the BCBSIL national PPO network for Boeing?

A PPO network is a group of professionals and facilities such as doctors, hospitals, clinics, labs, and durable medical suppliers that have agreed to accept a contracted rate as payment in full, so you as the member would only be responsible for costs such as deductibles, coinsurance and copays. For Boeing, this network is represented by the states' Blue Cross and Blue Shield PPO contracted providers. In the majority of states, the Blue Cross and Blue Shield networks are one PPO network. There are states, California/Washington, where there is more than one PPO provider network. In California, the Anthem Blue Cross PPO network is utilized; in Washington the Regence Blue Shield provider network is utilized. The BCBSIL national PPO provider network utilized for Boeing can be found at bcbsil.com/boeing. Please contact Boeing member service at 1-888-802-8776 if you need any assistance in determining if your provider participates in the PPO network.

26. What does PPO stand for?

Participating Provider Option

27. What providers will be considered a primary care physician?

BCBSIL generally considers General and Family Practice, Internal Medicine, Osteopaths, Pediatricians, Obstetricians and Gynecologists, Christian Science Practitioners and any Nurse Practitioners or Physician Assistants of these providers at the primary care physician level. Some plans may have additional provider types, for example Naturopaths, at the PCP copay.

28. I have a claim that I am appealing for services rendered in 2013 who do I check with on the status of my appeal?

Any appeals for services through 12/31/13 will be handled by United Healthcare. Any appeals for services provided 01/01/14 or after will be handled by BCBSIL.

29. I am going to have a medical procedure in January 2014 and I need to know if a pre-determination or pre-approval is required?

If you are trying to determine if the procedure you're planning to have in 2014 requires pre-determination or pre-approval, please contact our Health Advocates at Boeing member service 1-888-802-8776. (The BCBSIL medical policy information is available online at www.bcbsil.com/boeing by choosing Boeing Member Resources and Medical Policies to help answer some of the requirements for approval).

30. Are my contribution amounts changing?

Please contact Total Access (1-866-473-2016) for information regarding your plan contribution amounts

31. What is being done to notify doctors and hospitals about this change from United Healthcare to BCBSIL?

Doctors and hospitals will be notified of the change during 4th quarter and then again at the first of the year. United Healthcare and BCBSIL will be distributing communications via their provider newsletters and websites.

32. What plans do I have? How much does each cost?

The e-guide or enrollment packet you receive in the mail at home during the last week of October will include the plans available to you and the employee contribution associated with each. It will also include detailed information about changes that take effect on Jan. 1, 2014, as well as instructions for accessing new on-line tools and resources that can help you choose the medical plan that's best for you during annual enrollment, which begins Nov. 8.

33. I received my e-guide/enrollment packet and I am confused on how the payment percentage is listed?

In an effort to help you in making informed decisions about the best plan for you and/or your family's situation, this year's guide consistently lists what your cost share percentage will be for services, rather than what the plan payment level is. This allows you to more easily see your potential cost for services you will need and simplify the comparison between the differing plan selections available to you.

34. How can I use my benefits to decrease my medical costs?

Living a healthy lifestyle and making thoughtful decisions about what care you receive helps to reduce your medical costs. Boeing and BCBSIL will continue to provide the information, tools and resources that can help you stay or get healthy, as well as continue to aggressively manage our supplier relationships to maximize efficiencies and supporting public policy efforts to control health care costs. By logging in to BAM through bcbsil.com/boeing, you can find resources available to estimate the cost of a procedure prior to receiving care. During annual enrollment on-line tools will be

available to assess your expected healthcare costs. These tools will help you make decisions about which plan is best for you and your family, and also how a flexible spending account might benefit you. You also have a Primary Nurse assigned to you; should you have any clinical questions please call a Health Advocate at Boeing Member Services (1-888-802-8776) and “ask to speak with your primary nurse.”

35. Why don't I have any choices with \$0 employee contributions when others do?

Some nonunion employees pay a percentage of the cost of any plan that they may select. That arrangement is based on business unit needs.

36. How do I get my Medicare Benefit Statements over to BCBSIL so they can process my claim as secondary to Medicare?

After your United Healthcare plan ends, BCBSIL will correspond with Medicare directly letting them know that they should automatically send your claims to BCBSIL for secondary consideration. If you do not wish for Medicare crossover to be established for you BCBSIL plan, please contact our Health Advocates at Boeing member service 1-888-802-8776 to have it removed.

37. What do I need to do if I need inpatient care?

Your plan may require notification, also referred to as pre-certification, for full plan benefit of inpatient stays otherwise your benefit payment may be reduced, resulting in a higher patient liability for the hospital bill. If you are planning an admission or are admitted as a result of an emergency you will need to contact the Boeing member service department at 1-888-802-8776 as soon as you are aware of the scheduled admission or within 48 hours of the emergency admission to satisfy this requirement.

38. My plan contains 4th quarter carryover credit for deductible. What do I need to do to get the amount from United Healthcare transferred over to BCBSIL?

BCBSIL will receive a complete listing from United Healthcare for all dollars that should be credited to your plan. Since services late in December may not be processed until mid-January by United Healthcare, please allow several weeks for this information to be received and updated. If this delay causes any claims for 2014 to apply deductible that is later satisfied by the 4th quarter update, BCBSIL will automatically adjust your 2014 claims and issue the additional payment to the provider or the member as applicable. You can always check your claim payments and deductible amounts by visiting www.bcbsil.com/boeing and registering for Blue Access for Members (BAM). If a member has an urgent need for the deductible credit to be updated, they can fax a copy of their last United Healthcare explanation of benefits to 312-946-3620 for completion.

39. Once I become a BCBSIL member, is there any information I need to provide to ensure a smooth transition?

To ensure accurate and timely claim processing please contact BCBSIL once you receive your identification cards to provide them information on any other health insurance coverage you or anyone else on your plan may be covered by. Additionally, if you wish to allow another individual not on your plan to be able to speak and obtain information on your behalf, you will need to complete a standard authorization form or provide a copy of a power of attorney for healthcare information to BCBSIL. Other health insurance information can be provided through the secured messaging feature after registering for Blue Access for Members at www.bcbsil.com/boeing. If you do not have access to the website please contact our Health Advocates at Boeing member service at 1-888-802-8776 to provide other health insurance information or to have a copy of the form mailed to your home.

40. If I am currently enrolled in the UHC HMO plan, how can I find a doctor when I am traveling outside Missouri/St. Louis?

Similar to coverage under UHC, members on the Select Network Missouri/St. Louis plan will have access to providers across the nation. The Blue Cross Blue Shield national PPO Network will support the Select Network St. Louis Missouri plan. As long as the provider is in the PPO network, benefits will be paid at the in-network level. Members can find a listing of PPO providers at www.bcbsil.com/boeing.

41. What changes will Healthcare Reform or ACA have on my plan next year?

The ACA will require improvements to a variety of plan features, and these will vary from plan to plan. Your Boeing enrollment materials will show any plan changes that are the result of health care reform.

42. I currently have a single contact at United Healthcare for all my benefit and health needs because I have an acute or chronic condition. Does BCBSIL have a person that I can communicate with individually?

Yes! You have a dedicated Registered Nurse assigned to you! You will be matched with a Primary Nurse that will provide their name and direct phone number so you always have a single person to help with all your healthcare needs. Your Primary Nurse will assist in coordinating care that you need from inpatient admissions to durable medical equipment delivery when you return home, or even suggest other programs and resources that are available to you at no cost as part of the Boeing Well Being or within your community. No matter how complex or straightforward your needs are, your Primary Nurse is there to help you reach your healthcare goals.

43. Will I still have access to clinical care programs?

Clinical programs that are available to you today through your plan benefits will continue to be available, including the Best Doctors Second Opinion program, the Carena Urgent Care at Home program, and the Cleveland Clinic travel program for certain cardiac procedures. (If you did not have access to these programs under UHC, you will not have access to the programs under your new plan with BCBSIL). Additionally, BCBSIL offers a Primary Nurse Line for ongoing health condition support, please contact our Health Advocates at Boeing member service at 1-888-802-8776 and ask to speak to your Primary Nurse.

44. Will dental plans change too?

Your choice of dental plans is separate from the medical plans, please review the Annual Enrollment materials from Boeing.

45. Will I have to change medical plans during Annual Enrollment? Do I have to do anything to complete this change, am I required to confirm it during annual enrollment?

If you're in one of the plans that is changing from UnitedHealthcare to BCBSIL, you'll be transitioned to the like BCBSIL plan unless you decide to switch plans during Annual Enrollment. Please review your enrollment materials for additional information.

46. The letter indicates that there will be minor changes to the HMO plan. What are the changes?

You will receive more information on all your plan changes in your Annual Enrollment materials.

Some Highlights Include:

- ▶ The HMO plan will be renamed to the Select Network plan for 2014.
- ▶ Routine vision services will be covered by Vision Service Plan (VSP) and no longer covered under the medical plan as they were with UnitedHealthcare.
- ▶ Mental Health and Substance Abuse benefits will be administered by ValueOptions. Previously, claims and benefits were handled by United Behavioral Health for the UHC HMO plan.

47. What are the groups and plans affected by this change? And what UHC plans are not affected?

Employee or Retiree Group:	Plans Affected:	Plans Not Affected:
Nonunion employees in St. Louis	-- Advantage+ plan -- Traditional Medical Plan -- UnitedHealthcare Choice HMO	All plans for this employee group are changing to BCBSIL

(Boeing letter #: PSO 2013-481)	(will be renamed Select Network Plan)	
<p>Union employees in St. Louis and certain other locations – if members of these unions</p> <p>-- IAM 837 (primarily St. Louis, but some in Pax River, MD and SoCal) -- IBEW 1 (St. Louis) -- IBT 6 (St. Louis) -- IBT 610 (St. Louis) -- IAFF I-66 (St. Louis)</p> <p>(Boeing letter #: PSO 2013-482)</p>	<p>-- Advantage+ plan -- Traditional PPO -- UnitedHealthcare HMO (will be renamed Select Network Plan)</p>	<p>All UnitedHealthcare-administered plans for this employee group are changing to BCBSIL</p> <p>Aetna HMOs in Florida and the Mid-Atlantic will continue to be offered by Aetna</p>
<p>Union retirees from the same groups listed above</p> <p>(primarily in St. Louis, but in many other states as well)</p> <p>(Boeing letter #: PSO 2013-485)</p>	<p>Non-Medicare -- Traditional PPO -- Basic PPO -- UnitedHealthcare HMO (will be renamed Select Network Plan)</p> <p>Medicare -- Traditional Indemnity -- Basic Indemnity</p>	<p>Non-Medicare -- All UHC-administered plans are changing to BCBSIL</p> <p>Medicare -- The UnitedHealthcare Medicare Advantage HMO in St. Louis is NOT changing to BCBSIL ... will still be offered by UHC</p> <p>For both non-Medicare and Medicare: -- Aetna HMOs are also offered in Florida and the Mid-Atlantic and will continue to be offered -- Coventry HMOs are offered in St. Louis and Springfield, MO and will no longer be offered)</p>
Nonunion premerger BNA retirees	Non-Medicare -- 80/20 HSM	Non-Medicare -- All UnitedHealthcare

<p>(aka Rockwell retirees)</p> <p>(primarily in SoCal, Oklahoma, and Ohio, but in many other states also)</p> <p>(Boeing letter #s -- PSO 2013-484 for all but Catastrophic plan -- PSO 2013-xxx for Catastrophic plan)</p>	<p>-- 90/10 PPO -- 80/60/80 PPO -- Catastrophic indemnity plan</p> <p>Medicare -- 80/20 HSM -- 90/10 Indemnity -- 80/60/80 Indemnity -- Catastrophic indemnity plan</p>	<p>HMO plans – which are offered in SoCal, Oklahoma, Nevada, and Oregon) will still be offered by UHC</p> <p>Medicare -- All UnitedHealthcare Medicare Advantage HMO plans – offered in the same locations shown above – will still be offered by UHC</p> <p>For both non-Medicare and Medicare -- HMO plans offered in CA by HealthNet and Kaiser will continue to be offered</p>
<p>Union premerger BNA retirees – if former members of UAW 887))</p> <p>(primarily in SoCal and Oklahoma, but in other states also)</p> <p>(Boeing letter #s -- PSO 2013-613 for all but Catastrophic plan -- PSO 2013-xxx for Catastrophic plan)</p>	<p>Non-Medicare -- 80/20 HSM -- 90/10 PPO -- 80/20 PPO -- Catastrophic indemnity plan</p> <p>Medicare -- 80/20 HSM -- 90/10 Indemnity -- 80/20 Indemnity -- Catastrophic indemnity plan</p>	<p>Non-Medicare -- All UnitedHealthcare HMO plans – which are offered in SoCal, Oklahoma – will still be offered by UHC</p> <p>Medicare -- All UnitedHealthcare Medicare Advantage HMO plans – offered in the same locations shown above – will still be offered by UHC</p> <p>For both non-Medicare and Medicare -- HMO plans offered in CA by HealthNet and Kaiser will continue to be offered</p>
<p>Premerger Boeing nonunion retirees in St. Louis (non-Medicare only)</p> <p>(Boeing letter: PSO 2013-483)</p>	<p>Non-Medicare -- Traditional Medical Plan</p>	<p>Non-Medicare retirees will be offered a new option – Select Network Plan, administered by BCBSIL</p> <p>Medicare retirees from this group will continued to be offered the Aetna Boeing</p>

		Medicare Supplement plan
<p>Premerger MDC nonunion retirees – primarily in St. Louis, but in other areas as well</p> <p>No letter since no plans affected</p>	<p>None of the current UHC plans are affected</p> <p>These are all fully insured plans</p>	<p>These plans will still be offered by UHC.</p> <p>Non-Medicare</p> <ul style="list-style-type: none"> -- UHC High Deductible PPO plan -- UHC Point of Service plan -- UHC Choice HMO plan <p>Medicare</p> <ul style="list-style-type: none"> -- UHC Indemnity plan -- UHC Medicare Supplement HMO -- UHC Medicare Advantage HMO <p>Many other plans are offered by other vendors, and will continue to be offered</p>