



**BlueCross BlueShield  
of Illinois**



# **Blue Cross and Blue Shield of Illinois**

## **Information Guide**

# Welcome

We are here to help you get the most from your benefit plan. Please note this important information as you prepare for 2014 open enrollment.

Be sure you are signed up for Blue Access for Members<sup>SM</sup> (BAM) at [bcbsil.com/rrd](http://bcbsil.com/rrd). In addition to giving you an easy way to keep track of your claims activity, BAM lets you:

- Find network doctors, hospitals and other facilities
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts
- Request a new or replacement member ID card or print a temporary card

And much more!

**Benefits Value Advisor** (BVA) is a new feature available in 2014 that can help maximize your benefits. Call BVA at the customer service number on the back of your ID card when your doctor recommends a test such as a CAT or CT scan, MRI or colonoscopy, or if you need surgery for back or spine, knee, shoulder, hip or joint, or a bariatric procedure. A Benefits Value Advisor will:

- Help you understand your benefits and how to save on out-of-pocket costs
- Assist you in finding contracting network doctors and hospitals
- Give you a cost estimate for services and procedures
- Help with necessary pre-certifications

Your BVA can even schedule appointments for you!

Check out all the programs available through **Blue Care Connection**<sup>®</sup> and **Well onTarget**<sup>SM</sup> that can help you achieve your wellness goals. Get help to lose weight, quit smoking or exercise more. Just log in to BAM and click the My Health tab to find many resources.

**Biometric screenings** are an important part of preventive care. Knowing your numbers is a key step you can take to help you establish wellness goals. In addition to free preventive care covered under your benefit plan, there is a new way for you to get a free annual screening. eVouchers are available to you through Health Solutions Services, Inc.\* Call 800-537-9765 and speak to a Customer Advocate for more information about this free screening.

If you have questions about your benefits, go to [bcbsil.com/rrd](http://bcbsil.com/rrd) or call customer service at 800-537-9765.

## Reasons to Choose Blue

### Network

We have the largest PPO network in the country. Using network providers can help save you money.

### Quality of Care

We recognize medical facilities providing better overall care for your specialty health care needs.

### We Care

Our wellness programs have something for everyone. Whether you are having a baby, trying to eat better and lose weight, or preparing for surgery, there's support every step of the way to help guide you and make the most of your benefits.

### We listen

Get information from us the way you want it - by telephone, secure messaging, live online chat, social media like Facebook or on the web.

\*Health Solutions Services, Inc. is a third party vendor.

# Network

## More doctors to choose from

When you choose Blue Cross and Blue Shield of Illinois (BCBSIL), you'll have access to the largest contracting provider network in the country, which should make it easy to find a network doctor or hospital wherever you live or when you travel anywhere in the United States.

## Lower out-of-pocket costs

Access to large nationwide networks of doctors and hospitals means more choices to find in-network care. This saves you time and money:

- Benefits are paid at a higher level.
- There are no claim forms to complete.
- You are not responsible for any charges above the Blue Cross and Blue Shield negotiated fee or allowable amount.
- After you meet your annual deductible, your PPO coverage begins. Your only other out-of-pocket expenses are any plan-specific copayments and coinsurance for covered benefits, plus any charges for non-covered services.

## Coverage that travels with you

For added peace of mind when you're far from home, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide® Program. Customer Advocates can help you find a doctor or treatment facility and can even help set up an appointment.

## Quality of care is a top priority

We've worked hard to find specialty care for you. Hospitals and medical facilities that meet specific quality standards have earned the Blue Distinction® designation, giving you a credible, easily identifiable means of selecting facilities that meet your individual health care needs. Each Blue Distinction Center® has demonstrated its commitment to quality care, resulting in better overall outcomes for patients.

Blue Distinction Centers are available for these specialty health care services:

- Bariatric surgery
- Cardiac care
- Transplants
- Complex and rare cancers
- Knee and hip replacement surgery
- Spine surgery

To search for Blue Distinction Centers, click the Provider Network tab at [bcbsil.com/rrd](https://bcbsil.com/rrd).

*Go to [bcbsil.com/rrd](https://bcbsil.com/rrd) to find more information and links to the programs and services described in this guide.*

# Wellness



## Programs and resources aimed at keeping you well

Our dynamic Well onTarget<sup>SM</sup> wellness program offers something for everyone. We've integrated education programs, interactive online tools and fitness and coaching activities to help motivate and guide you towards meeting your wellness goals.

At the center of this is the secure Well onTarget website where you'll find a variety of resources, including:

- An online Health Assessment which includes a short questionnaire to help you set goals and take action to improve your health.
- Tools and information are available to help you lose weight, quit smoking or reduce stress levels.
- Self-directed courses on weight management, nutrition, physical fitness, stress management and tobacco cessation.
- Condition management tools through Care onTarget<sup>SM</sup> let you learn about staying healthy -- on your schedule.
- Health and wellness educational resources such as articles, a BMI calculator and more.
- The opportunity to share information you discover with your friends and family through social media websites such as Facebook and Twitter.

## Healthy guidelines at your fingertips

A wealth of wellness information is available to you with BCBSIL, and we deliver what you want where you want it – from online websites to text messages.

- An online library of information is available through Blue Access for Members<sup>SM</sup> (BAM) and Well onTarget. This information can help you research conditions such as diabetes, back pain, heart disease and more.
- Wellness observances are spotlighted in our monthly email newsletter and on our Facebook page. You'll find timely fitness tips, nutrition information and updates on programs that can help you stay well.
- Sign up for secure, one-way 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. When you are logged in to BAM, click "Manage preferences" in Quick Links.

*Go to [bcbsil.com/rrd](http://bcbsil.com/rrd) to find more information and links to the programs and services described in this guide.*



# Care Management

## Help when you need it most

Blue Cross and Blue Shield of Illinois is here to help you make the most of your benefits and find the quality care you deserve. You'll have access to a team of people who can help guide you through your medical situation and answer your questions. You also have a wealth of resources and information at your fingertips to help you learn more about conditions that affect you.

## Understanding your benefits

If you have questions about how your benefits work, our Utilization Management services can help. Through a single point of contact, you and your doctor can obtain information about your benefits. This helps when navigating the health care system. It can also help you make the most of your benefits for covered services.

## 24/7 Nurseline

If you have questions, our registered nurses are on call any time of the day or night to answer your health questions. If an unexpected medical situation arises, a nurse can help you decide if you should call your doctor, visit the emergency room or another facility or treat the problem yourself. Call toll-free 800-299-0274.

## Making sure you get the care you deserve

If you are in the hospital, or recently visited the emergency room, a care management specialist may call to help coordinate any special care you might need.

Care management specialists will work with you to:

- Help you understand your condition and treatment
- Make sure you get the care your doctor recommends
- Explain your health care benefits, if needed

## Helping you manage your condition

Blue Care<sup>®</sup> Advisors (registered nurses and other health care professionals) are ready to work with you and your doctor to provide education, coaching and monitoring if you are at risk for or already have a chronic condition such as:

- Coronary Artery Disease
- Depression
- Diabetes
- Low Back Pain
- Metabolic Syndrome

## Addressing all aspects of your health

Treating behavioral health and medical conditions at the same time offers the best way to take care of your overall health care needs. Licensed behavioral health professionals help you access services and offer support with co-existing medical conditions or disorders such as anxiety, depression and eating disorders.

## As your family grows

Our Special Beginnings<sup>®</sup> maternity program can help you better manage your pregnancy, and understand more about what to expect. This maternity program supports you from early pregnancy until six weeks after delivery. The program offers:

- Identification of high-risk pregnancies
- Personal telephone contact with program staff
- Assistance in managing high-risk conditions
- Online tools, educational videos and much more

*Many resources and programs are available to you. Begin by calling 800-537-9765 and a Customer Advocate will help connect you with the right person!*

Participation in these programs is completely voluntary. Your medical records are kept confidential. Health professionals who review your information are required to keep your information confidential. RR Donnelley and its employees do not receive your individual, identifiable health information.

# Member Discounts



## Blue365®

Blue365\* is just one more advantage of being a Blue Cross and Blue Shield of Illinois 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 features and 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](http://blue365deals.com/BCBSIL), you will receive weekly "Featured Deals," which will offer additional discounts from leading health companies and online retailers that are available for a short period of time.

## Unlimited access to fitness centers near you

Because staying active is one of the keys to good health, we've developed a way to help you stay active no matter where you are. Our Fitness Program offers you unlimited access to a national network of fitness centers for a low monthly membership fee, with no long-term contract to sign. This gives you the option to work out near your home, workplace or while traveling.



\*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.

# Convenient Tools for BCBSIL Members



## Choose the company that communicates the way you do

Website. Email. Texting. Social Media. Mobile. No matter how you like to receive information, you're likely to find it with Blue Cross and Blue Shield of Illinois.

## Account information online

Blue Access for Members<sup>SM</sup> (BAM) is our secure member website, offering you around-the-clock access to your health plan information, tools and online services any time, day or night.

When you register for BAM, you can:

- Check claims status
- Review Explanation of Benefits statements
- Confirm employee and dependent coverage
- Order a replacement ID card or print a temporary card
- Find a doctor or hospital and get driving directions

**Integrated Provider Finder** helps you make smart choices. Find a network doctor or hospital and estimate the cost of procedures, treatments and tests.

## Find Doctors smartphone app

Android<sup>TM</sup> and iPhone<sup>®</sup> users can download a free, GPS-enabled app to:

- Find the nearest network doctors, hospital or urgent care facility
- Search by name, specialty or ZIP code
- View a map and turn-by-turn directions
- Transfer contact information directly to your mobile address book

## Mobile options

You can sign up to receive text or email notifications, reminders and tips for:

- Claims Information Notification – You are notified when a claim status changes (for example, from “not paid” to “paid”).
- Exercise and Fitness Tips - Weekly tips to help enhance your workouts.
- Prescription Drug Reminder - Reminders to take medication or check blood sugar. You choose the time of day and how often to receive reminders.
- Diabetes Diet Tips - Weekly diet management tips to help stabilize insulin levels.
- Heart Healthy Diet Management and Care Management Tips – Weekly messages with heart healthy diet management and/or basic care tips.

## You text – we text

If you need information right away, try texting us! If you've forgotten your ID card or are wondering what your deductible is, simply text us with the proper key word and we'll text you back with the information you need right away.

## Social media

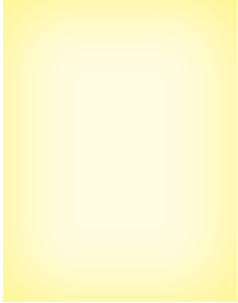
Join our online communities to keep on top of the latest health and wellness information:

- Fan us on Facebook to get weekly tips and participate in contests
- Follow us on Twitter and tweet us with your customer service questions
- Join My Blue Community<sup>®</sup> through BAM to share ideas, wisdom and views on more than 40 health and wellness topics, such as weight loss, parenting, how to quit smoking and more





**BlueCross BlueShield  
of Illinois**



# Customer Service

## At your service

Our customer service teams work to consistently improve service to you. Customer Advocates knowledgeable about RR Donnelley's benefit plan answer your questions and provide information about special programs available to you.

- By Phone: Just call 800-537-9765. The toll-free number is also on the back of your ID card.
- By Secure Messaging: Log in to your BAM account to email a Customer Advocate.
- Through Social Media: Post a question on Facebook or tweet us via Twitter and a Customer Advocate will reach out to you to help.

If you have more specific questions about how your benefits work, our Utilization Management services can help. Through a single point of contact, you and your physician can obtain information about your benefits and easily navigate the health care system to help you maximize your benefits for covered services.

[bcbsil.com/rrd](http://bcbsil.com/rrd)