



BlueCross BlueShield of Illinois
Experience. Wellness. Everywhere.™

accenture



Welcome to Blue Cross and Blue Shield

www.bcbsil.com



BlueCross BlueShield

Experience. Wellness. Everywhere.™

Why BlueCross BlueShield?

▶ BlueCross BlueShield is one of the most trusted brands, recognized as a symbol of security and quality



- **More doctors and hospitals** to choose from nationwide and around the world
- The **best** personal customer service
- Online **technology** helps you access and manage your health and wellness information
- **Coverage everywhere** you go- in the U.S. and around the world
- **1 in 3** Americans is covered by a BlueCross BlueShield plan

When You Choose PPO Network Providers....



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In-network

There is no need to:

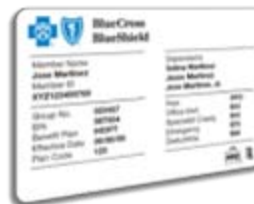
- Select a Primary Care Physician
- Obtain referrals for specialist care

You receive the highest level of benefits :

- Pay less for care
- No balance billing

No claim forms

- Provider files claim for you



Always verify provider network status

Out of Network:

- You **pay more** of the cost of out-of-network benefits
 - Higher deductibles, coinsurance
- You may need to file your own claim
- You could be **balance billed** for amounts over allowed amount





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How Do I Find a PPO Provider?

► **More Doctors and Hospitals! Find One Three Ways:**



Log on:
www.bcbsil.com/accenture
Click on Locate a Provider



Call Customer Service:
1-800-435-0108



Call BlueCard® Access 24/7
1-800-810-2583



OR Contact your
physicians and ask
if they belong to the
BCBS PPO Network

Stay Healthy by Getting Regular Check-ups

- **What's covered?**

- Routine physical examinations, immunizations, mammograms, pap smears, cancer screenings, well-child care and routine diagnostic test—both hospital and professional services
- **In-network at 100%**
 - **NO deductible**
 - **NO copay**
- Out-of-network coverage – deductible and coinsurance





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Prescription Drug Benefit

- **Retail Pharmacy Network**
 - **All Major Pharmacy Chains**
(**Walgreen's, Osco, CVS, Rexall, Wal*Mart**, etc.)
 - Over 57,000 Network Pharmacies
 - Pharmacy Search via **www.bcbsil.com/accenture**

-
- **Home Delivery** (Mail Order)
 - Up to a 90-day supply
 - Convenience and savings
 - Mandatory Mail Order for Maintenance Medications. For more details visit www.bcbsil.com/accenture/rxdrug.htm

R_x





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Do I have to Pre-notify Care?

Yes! Members must pre-notify care prior to:

- Elective Hospital Admissions
- Skilled Nursing/ Extended Care Facility Admissions
- Coordinated Home Care
- Mental Health or Substance Abuse Treatment
- OR two business days following Emergency Hospital Admissions or Maternity Admissions

Pre-notify by calling:

800-435-0108

*7:30 AM to 5:50 PM
CST*



Always verify provider network participation

A family member, friend or physician may call for you.



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What if I Have Questions?

Personalized Service

Call your customer service team for:

- Claim questions/status
- Network provider information
- Membership and eligibility
- Medical coverage questions
- Inquiries (telephone and e-mail)
- Transition of Care information
- ID card requests
- Help with online tools



800-435-0108

Toll-free
Customer Service



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Your BCBSIL ID Card



FIRSTNAME M. LASTNAME

XXX111223333

Group No. XXXXXX

Plan Code: 621/121

Cust 4



Member's name and group number

Unique Identification Number – a combination of custom alpha prefix (ADE) and the Member's unique ID number.

PPO in a Suitcase – Your health coverage travels with you! Show your new ID card each time you receive services.



www.bcbsil.com

Your benefit plan requires that you contact the Preauthorization number one day prior to hospitalization or within two days of an admission for emergency or maternity care. Failure to preauthorize may reduce your benefits.

For questions regarding benefits, membership and claims please call the Customer Service number and select the appropriate prompt.

Medical Providers: Please file all medical claims with your local Blue Cross and Blue Shield Plan.

Customer Service	1-800-xxx-xxxx
BlueCard Access	1-800-xxx-xxxx
Preauthorization (MH/CD)	1-800-xxx-xxxx
Provider Locator	1-800-xxx-xxxx
24/7 Nurseline	1-800-xxx-xxxx

Members: If a provider does not file a claim on your behalf, please contact Customer Service.

BlueCross BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association, provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Customer Service Numbers – for questions on eligibility, claims, benefits, and providers.

Preauthorization Numbers may be required for certain medical procedures and behavioral health services.

Provider Locator – members can access medical provider information via 1-800-810-2583, or by accessing the internet at www.bcbsil.com/accenture.

Understanding the Explanation of Benefits



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BlueCross BlueShield of Illinois
300 East Randolph
Chicago, Illinois 60601-9304

1 Explanation of Benefit (EOB). This is not a bill.
2 HEALTH CARE SERVICE CORP
12-12-01

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

3 Customer Service: 1-800-123-4567

5 Visit our website at www.bcbsil.com

6 Member Name: Anthony Doe
7 Group No.: 12345
8 Identification No.: ABC123456789
9 Claim No.: 2029900000000X
10 Patient Name: Anthony Doe

Summary

11 Total Billed:	\$45.00
Total Benefits Approved:	\$16.20
Amount You May Owe Provider:	\$18.80

The following shows how this claim was adjusted.

Service Information

12 Service Description	13 Service Date	14 Amount Billed	15 Net Covered	16 Covered
IMAGING RADIOLOGISTS LLC Medical Emergency X-Ray	11-14-01	45.00	27.00 (1)	18.00
17 Total:		\$45.00	\$27.00	\$18.00

Coverage Information

Total:	\$45.00	\$27.00	\$18.00
18 PARTICIPATING PROVIDER OPTION (PPO REDUCTION)		-\$27.00	
Deductions:			
19 Year 10% Coinsurance Amount		1.80	
Total Deductions			-\$1.80
20 Total Benefits Approved			\$16.20
21 Amount You May Owe Provider			\$18.80
22 Total covered benefits approved for this claim: \$16.20 to IMAGING RADIOLOGISTS LLC on 12-12-01.			

A Division of Health Care Service Corporation, A Mutual Legal Reserve Company, An Equal Opportunity Employer of the Blue Cross and Blue Shield Association

16 2, 247 002673

The **Explanation of Benefits (EOB)** is a notification sent to you each time a health care benefits claim is processed by Blue Cross and Blue Shield of Illinois (BCBSIL).

The EOB displays expenses submitted by the provider and **how the claim** was processed.

The EOB also confirms what amount, if any, is **owed by you**.

If a claim is not paid in full, the EOB notes what benefit limitations or exclusions apply in the 'Information About Amounts Not Covered' section.

Special Beginnings[®] Maternity Program



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- **Members enroll in the program and receive:**
 - Access to a 24 hour, toll-free BabyLine and support provided by obstetrical nurses
 - Educational materials specific to your needs
 - An e-mail newsletter every two weeks beginning at your 13th week of pregnancy
 - An enrollment incentive and an additional incentive available after the baby is born
- **Infertility Services**
 - In vitro fertilization (IVF) and Artificial Insemination
 - Medical Services
 - Drugs
 - Pre-authorization required
 - \$20,000 lifetime maximum per family





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Condition and Decision Support

If you have a chronic condition, we offer support.



- *Support* from Blue Care Advisors—clinical professionals who can help you manage chronic health conditions like:
 - Asthma, coronary disease, diabetes and others
- Understanding and following your physician's orders
- Review medications, side effects, compliance, refills and current services
- Establish goals with you and caregivers, scheduling follow-ups as appropriate





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24/7 Nurseline

Advice anytime.

Round-the-clock health and the wellness advice from licensed professionals



24/7

Advice isn't just needed from 9 to 5.
Our 24/7 Nurseline is here to help.

- Nurses provide health advice and information, help you to identify warning signs and administer self-care
- AudioHealth library on 1,200 topics such as kicking the smoking habit, first aid, fevers, and more

(800) 299-0274

Available in English and Spanish

Blue Access® for Members

Convenient. Safe. Secure.

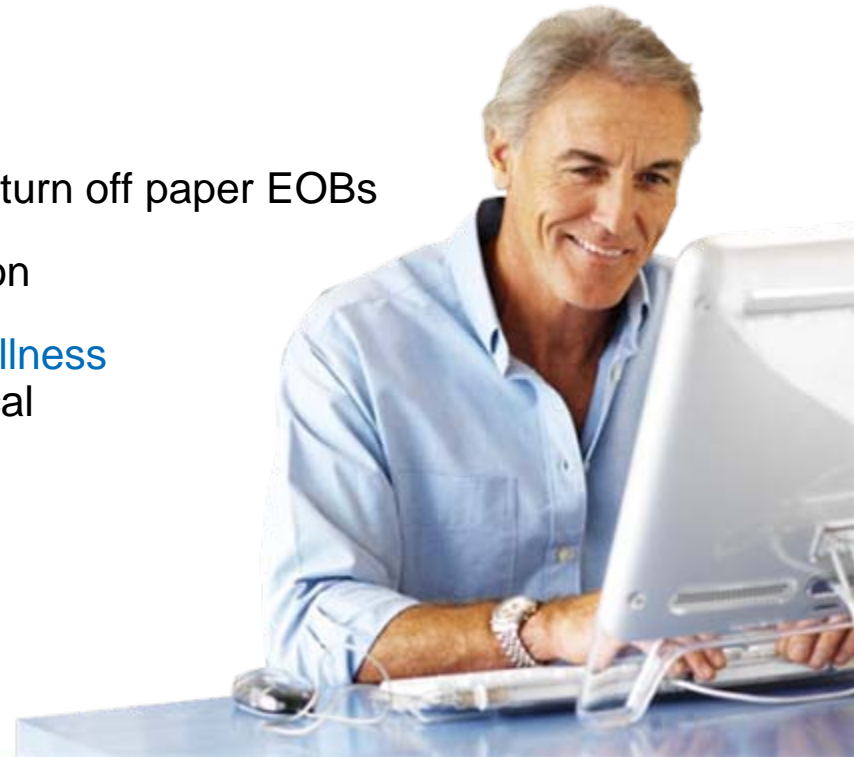


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Save time using self-service support tools, including the following and more:

- Search for BCBS PPO network [providers](#)
- Request an [ID Card](#) or print a temporary ID
- View an Explanation of Benefits ([EOBs](#))
- Sign up to receive [email claim notifications](#) or turn off paper EOBs
- View [health and wellness](#) news and information
- Link to other health tools, such as monthly [wellness](#) articles, the [Health Risk Assessment](#), a medical encyclopedia, the [Personal Health Manager](#) and drug index
- **Log on** and perform protected transactions **24 hours a day, 7 days a week***



*Claim Statements/EOB's are not available from 3 - 6 am

Care Comparison® Tool

Compare Hospital Quality



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View hospital profiles and compare cost and quality online.

- Members can compare how local hospitals measure up in treating more than 160 diagnoses and procedures
- Quality and performance measures
- **PPO cost ranges for 35 most common procedures**

HOSPITAL

Report on Cesarean Section (C-Section)

This report compares hospitals within 20 miles of your town for Cesarean Section (C-Section), and is based on your selections and rankings. This is just one of several sources you should consult to select a hospital; always consult your physician about what decision is right for you [Click here for more information](#).

[New Search](#) | [Change Hospitals](#) | [Change Rankings](#) | [Related Reports](#)

Summary	Patients/yr	Mortality	Complications	Length of Stay	Cost	Other Eval
Main Street Hospital	1st	2.00	3rd	-	1st	2nd
Hometown Hospital	1st	2.00	2nd	-	2nd	2nd
Mother & Child Medical Center	3rd	2.67	1st	-	5th	2nd
ABC Hospital	4th	3.00	5th	-	3rd	1st
Mercy Hospital & Medical Center	5th	3.33	4th	-	4th	2nd

[Print report](#) | [Email report](#)

[Provider Finder](#)

[Return to Blue Access for Members](#)

Percentage of Cesarean Section (C-Section) Patients Given:

Name	Hospital Performance
Main Street Hospital	+
ABC Hospital	○
Hometown Hospital	○
Mother & Child Medical Center	+
Mercy Hospital & Medical Center	+

[New Search](#) | [Change Hospitals](#) | [Change Rankings](#) | [Related Reports](#)

Hospital data is self-reported

Treatment Cost Advisor™

Research Treatment Costs



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Research the cost of health care.

- Provides a summary of estimated costs on a range of procedures, surgeries and tests
- Costs are based on demographic data, such as: ZIP code, age group, gender



The screenshot displays the Treatment Cost Advisor interface. The top window shows the search results for 'Office Visit - General Practice/Family Practice'. The summary states: 'The cost of an office visit to a health care provider can vary depending on the length of time spent and the type of specialty.' It includes a note: 'Note: Costs indicated below do not necessarily reflect what you will pay out-of-pocket or whether the service is covered by your health plan. Your out-of-pocket costs will depend on your health plan benefits and whether the service is covered by your health plan.' Below this, it lists 'New Patient - Gen' and 'Established Patient' with 'Estimated Cost Before Insurance Benefits' and 'Estimates for Women'.

The bottom window shows search results for 'Migraine Headaches'. It includes a note: 'A migraine is a specific type of headache. Migraines are classified into two types: migraines with aura and migraines without aura.' It lists 'Typical Costs' and 'Medical Services' with a table of typical costs.

Medical Services	Typical Cost
CT - Head/Brain/Orbit	\$204 - \$402
CT - Head/Brain/Orbit	
LBB - Neurodiagn	\$24 - \$37
MRI - Brain	\$1160 - \$1400
MRI - Brain	\$1160 - \$1700
MRI - Brain with Further Studies	
Office Visit - General Practice/Family Practice	\$40 - \$100
Office Visit - Neurology	\$70 - \$237

Personal Health Manager (PHM)

Online Health and Wellness Tool



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Your online wellness experience begins here.

FEATURES:

- Interactive Symptom Checker
- Online Health Encyclopedia
- Ask health and wellness questions via secure e-mail
- Blue PointsSM Rewards
- Member health information





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“Ask A” Online Advisor

Ask the experts.

Expert advice from licensed professionals via the Personal Health Manager



Expert advice at your fingertips.

Our “Ask A” feature is here to help.

Ask A Nurse:

Interact online with a Blue Care Advisor on non-emergency, health-related questions using the secure “Ask A Nurse” feature.



Ask A Trainer, Dietitian or Life Coach:

Send questions about fitness, nutrition, or managing stress.



Confidential and Secure – Receive an e-mail response within one business day



BlueExtrasSM Discount Program



BlueCross BlueShield

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The BlueExtrasSM discount program allows Blue Cross and Blue Shield members and their covered dependents to **save money on value-added health care products and services** not usually covered by a member's benefit plan

- **All you need is your BCBS Card** - To use BlueExtras, members simply show their BCBSIL ID card to a participating provider to receive their discount.
- **No annual limits** – Members and their covered dependents can enjoy BlueExtras discounts as often as they need



No claims to file, no referrals, no additional fees to participate – **It's just one more benefit of being a BCBSIL member!**



Click on the **My Coverage** tab



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BlueExtrasSM | Lifetime Fitness / Jenny Craig

Jenny Craig



As part of BlueExtrasSM Discounts, BCBS members get discounts at over 600 Jenny Craig Centres or the Jenny Direct telephone program.



Life Time Fitness



Enrollment fee waived for new BCBSIL members who join. Plus a complimentary service offered at one of the 83 Life Time Fitness clubs nationwide. Visit Blue Access[®] for Members for a free seven-day pass.



Details on these discounts available on Blue Access[®] for Members



Complementary Alternative Medicine (CAM)



BCBS members and covered dependents have access to discounts on a variety of alternative and complementary health care services and products

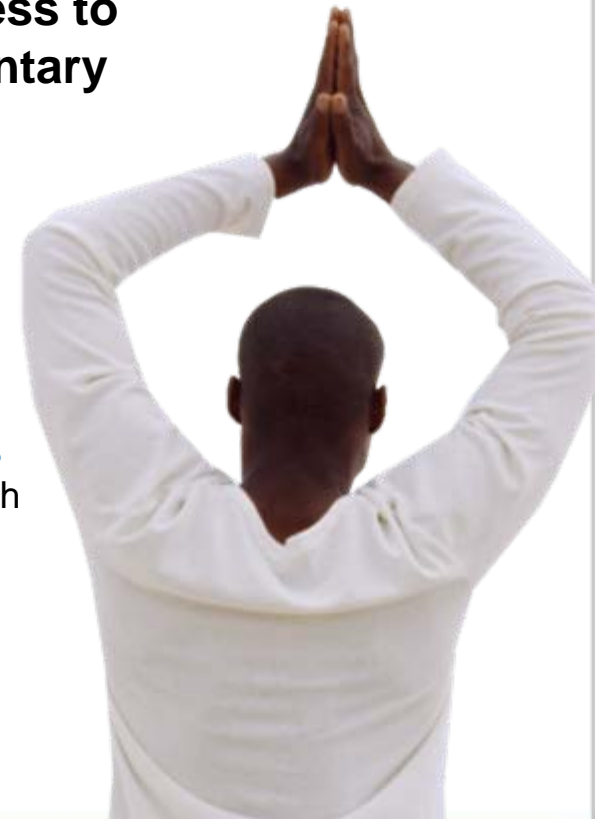
Service Discounts of up to 30% off on:

- Massage & bodywork
- Acupuncture
- Nutritional counseling
- Exercise & movement (including yoga, Pilates, Tai Chi & personal trainers)
- Mind & body therapies
- Fitness centers ... and more!

Vitamins and Herbal Supplement Discounts
Save up to 25% off vitamins and herbal supplements

Healthy Reading Discounts
Discounts of 50 to 80% on health and wellness-related magazines

Educational Web Site
www.wholehealthmd.com





BlueExtrasSM | Vision and Hearing

Vision Discounts

BCBS members and their covered dependents pay less for vision accessories and services through Davis Vision's national network of over 26,000 independent and retail providers

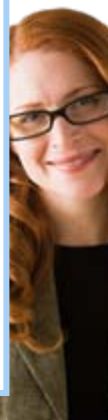
Laser Vision Correction surgery, including eye exam, post-operative care and consultation **Financing available*

Contact Lenses through the online discount contact lens replacement program, "Lens 123"

Hearing Discounts

This discount is available to any BCBS member, as well as their parents and grandparents who are not enrolled in a BCBS plan

- Hearing test by a licensed hearing specialist at no additional charge*
- Quality digital hearing aids available at a reduced price
- 2-year warranty
- 45-day money back guarantee





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Trust Blue Cross and Blue Shield to Make Fitness... **Simple. Affordable. Accessible.**

You don't eat the same food every day.
Why work out at the same health club every single time?

- Mix and match brands and locations anywhere in the national network
- Members pay **\$29** to sign up, and **\$29** per month with *no contract obligation*
- Swipe card records visits for Blue Points rewards and tracking – no need for member to log workouts





Our mission is to **promote the health and wellness** of our members and communities through accessible, cost-effective, quality health care.



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