Welcome to Blue Cross and Blue Shield

Accenture
Why Blue Cross and Blue Shield?

- More doctors and hospitals
- Coverage everywhere you go
- Web and mobile resources
- Best personalized customer service
- Mobile and texting capabilities
- Health and wellness programs
When You Choose PPO Network Providers...

**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
How to Find a PPO Provider

From your computer OR mobile phone, log on to bcbsil.com/accenture and click on ‘Find a Doctor’

Call Customer Service on the back of your ID card
800-435-0108

Call BlueCard® Access – available 24/7
800-810-BLUE (-2583)

OR Contact your physicians and ask

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Preventive Coverage

What’s covered?

– Recommended routine gender and age-specific preventive care and screenings – such as physical and ob-gyn exams, mammograms and other cancer screenings, well-child care and immunizations – both facility and professional services.

– Coverage provided in-network at 100% with no copay, no deductible. Preventive care is NOT covered out-of-network.
Prescription Drug Benefit

Retail Pharmacy Network

– **All Major Pharmacy Chains** (Walgreens, Osco, CVS, Target, Walmart, etc.)
  - Over 62,000 Network Pharmacies

Home Delivery (Mail Order)

– Up to a 90-day supply
– Convenience and savings
– Mandatory Mail Order for Maintenance Medications

Prescription drug benefits are included in your medical coverage and administered by OptumRx, a UnitedHealth Group company. Prescription and mail service information, drug costs and network pharmacy locations can be accessed at myuhc.com or call 877-468-0998.
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 CT

Always verify provider network participation

A family member, friend or physician may call for you.
What if I Have Questions?

Personalized Service

Call your BCBS customer service team for:

• Claim questions or status
• Medical benefit coverage questions
• Help with finding network providers
• Membership and eligibility
• Help with navigating online tools
• ID card requests
• Health education and transfer to other health programs
• Transition of care

800-435-0108

Toll-free
Customer Service
Your BCBSIL ID Card

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.

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 by calling 800-810-2583, or online at bcbsil.com/aceture.
Understanding the Explanation of Benefits

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.
Enroll in the Special Beginnings program to receive guidance from pregnancy to six weeks after delivery

• Pregnancy risk assessment
• Frequent, personal contact based on risk
• Educational materials
• Coordinated care with your physician
• Screening for depression
Enables new moms to stay healthy with a suite of educational resources tailored to each week of pregnancy

- A calendar of what to expect during each week of pregnancy
- A library of articles to help moms stay healthy and informed
- Information on vaccines and tests during pregnancy
- Educational videos from a cross disciplinary panel of experts

Special Beginnings® Web

Having a baby? Help protect your health and your baby's health by signing up for the Special Beginnings Program. You can receive the personal attention and information you may need to care for yourself and your baby during pregnancy and up to six weeks after you give birth.

The Special Beginnings Program offers:
- A healthy pregnancy calendar to help you keep track of your pregnancy
- Articles that cover topics such as eating habits, exercise, stress and more
- Details about each trimester and the physical and emotional changes you and your baby may experience
- A list of screenings and vaccines to help you prepare for your checkups
- Program support available Monday through Friday from 8:00 a.m. to 6:30 p.m., CT

Enroll today. Call us at 888-421-7781.
Condition and Decision Support

If you have a chronic condition, we offer help.

Support from Blue Care Advisors – clinical professionals – can help you manage chronic health conditions, understand and follow physician’s orders, review medications, side effects, compliance, refills and current services, establish goals and schedule follow-ups as appropriate: asthma, COPD, diabetes, heart disease, low back pain, metabolic syndrome.

Call the number on the back of your ID card to participate OR a Blue Care Advisor may call you. You will want to call back!

Completely confidential and voluntary.
Advice anytime.
Advice isn’t just needed from 9 to 5.
Round-the-clock health and the wellness advice from licensed professionals
More than 1,200 AudioHealth Library topics
800-299-0274
Available in English and Spanish
Blue Access for Members℠

Save time with self-service support tools and health and wellness resources on a convenient and secure online site

• Check claims and claims history
• View, save or print Explanation of Benefits (EOBs)
• Sign up for electronic EOBs, and turn off paper
• View benefits and covered dependents
• Check coverage details
• Manage mobile and texting preferences
• Request new ID cards or print temporary ID cards
• Access health and wellness information and guides
• Get details on wellness, discounts, 24/7 Nurseline

...and more

Log and perform protected transactions 24 hours a day, 7 days a week*

*Claim Statements/EOBs are not available from 3 – 6 a.m.
Easier than ever to find a doctor or hospital that's right for you. AND how much it will cost!!

- Quality designations for facilities and physicians
- Member reviews on physicians
- Enhanced provider demographics
- Maps, directions, customizable searches
- Displays your expected out-of-pocket costs for hundreds of procedures and alternative treatment information
Blue365® Member Discount Program

The Blue365 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.

**Member discounts simply for being a BCBS member**

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids and diet-related services
- Share deals with friends and family and receive cash rewards on future offers

*Log on to Blue Access for Members℠ for updates and to register for weekly emails*
Please note that franchisee participation and discounts may vary.

BCBS members and their covered dependents get discounts at over 650 Jenny Craig Centres or through the Jenny Craig At Home program:

• **Lose Weight & Get Healthy!**

• Get started with Jenny today with two membership options: **30% off the initial enrollment fee** on a 12-month membership

• **OR Free 30-day Trial** through the Jenny As You Go monthly Program
Complete health fitness experience no matter your fitness level, interests, schedule or budget.

- Life Time Fitness will waive the enrollment fee for new members who join
- Members can receive a complimentary service offered at one of the 84 Life Time Fitness clubs nationwide
- More information on Blue Access for Members™, including a link to the Life Time Fitness website, where members can find a free seven-day pass
Hearing Discounts
Through TruHearing®

Available to members, parents and grandparents – even if not enrolled in a BCBS plan

• Hearing test performed by a licensed hearing specialist at no additional charge*

• Quality digital hearing aids available at a reduced price

• 3-year warranty

• 45-day money-back guarantee

*When performed for the purpose of fitting a hearing aid.
You don’t eat the same food every day.

Why work out at the same fitness club every single time?

- $25 to sign up, $25 per month
- Mix and match fitness centers
- No contract and no obligation
- Unlimited access to a nationwide network of more than 8,500 participating fitness centers
- Just log into Blue Access for Members\textsuperscript{SM} and click Fitness Program in Quick Links to reach the enrollment page