



**BlueCross BlueShield** of Illinois

## Member Information Guide

# 2025



Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

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**Don't miss important communications — go digital.**

Complete your contact information and preferences so that a representative can reach out and offer help. Email and text options are easy ways to keep track of your health benefits information.

Update your preferences and contact information with one of these options:

- Go to **bcbsil.com/preferences**
- Text **MYINFOIL** to **33633** for a link\*
- Open the BCBSIL App and go to settings

\* Message and data rates may apply. Terms and conditions and privacy policy are available at **bcbsil.com/mobile/text-messaging**.



# Welcome to Blue Cross and Blue Shield of Illinois

We are pleased that you are a member. Review this guide to learn about programs and services that can help you get the most from your plan. Take advantage of preventive care that can help you have a healthier life. Be sure to call a Benefits Value Advisor (Customer Service) if you have any questions. We're here to help you!





## A Benefits Value Advisor can help 24/7

A BVA is like a tour guide, helping to point you in the right direction.<sup>1</sup> One call can put you on a course for getting the most from your benefits.

### We can help.

A BVA can show you how to save money on health procedures and tests, and also:

- Simplify complex benefit options, making them easier to understand
- Help you use your benefits more wisely and get better value

You'll get guidance for benefits, such as medical, behavioral health and other available coverage so you only need one call to get support. BVAs can also help you:

- Maximize your benefits
- Get cost estimates for various providers and procedures
- Schedule appointments
- With referrals to clinical staff and other programs
- With prior authorization

### Contact us.

Call the Customer Service number on your member ID card before your next procedure.<sup>2</sup>

You can also connect with a BVA via live chat any time, day or night.

Just follow these steps:

1. Register or log in to Blue Access for Members<sup>SM</sup> at **bcbsil.com/att**. If this is your first visit, register for BAM<sup>SM</sup> using information from your member ID card.
2. From the website home page, click the **Chat Now** button.

You can also use the BCBSIL App

1. Download the app by texting **BCBSILAPP** to **33633**.<sup>3</sup> Then, log in or register an account.
2. From the app dashboard, tap the **Contact Us** link and then tap **Start a Live Chat**.

### Prior authorization

Approval from your health plan may be required before some services may be covered, including certain outpatient procedures and surgeries, and for inpatient admissions.

Be sure to check your benefits information to see a more detailed list of services that require prior authorization. Your in-network provider will usually do this for you. It's a good idea to confirm with your provider that they have gotten the needed approval before you have the service.

**For questions, call a Benefits Value Advisor using the Customer Service number on your ID card.**

1. Benefits Value Advisors offer cost estimates for procedures and services from various providers and facilities. Lower pricing and cost savings are dependent on the provider or facility you choose. Benefits Value Advisors do not give medical advice. Talk to your doctor or health care professional about any health questions or concerns.

2. Excludes major U.S. holidays.

3. Message and data rates may apply. Terms and conditions and privacy policy at [bcbsil.com/mobile/text-messaging](https://bcbsil.com/mobile/text-messaging).





### Your ID card

After you enroll, you will get a member ID card in the mail. Show this ID card when you see a provider, go to a hospital or get care at another facility. The card includes telephone numbers you may need, including the number to reach a Benefits Value Advisor (Customer Service).

Your ID card includes benefit plan details such as deductible and out-of-pocket maximum amounts.

Get your important information — including your ID card — on your phone by downloading the app. Text **BCBSILAPP** to **33633**.



## Behavioral health

### Feeling worried, sad or out of control?

Most people have times when they don't feel their best. But when negative feelings get in the way of normal activities or last a long time, you may need extra support. The good news is there are many treatments and support systems included with your health benefits.

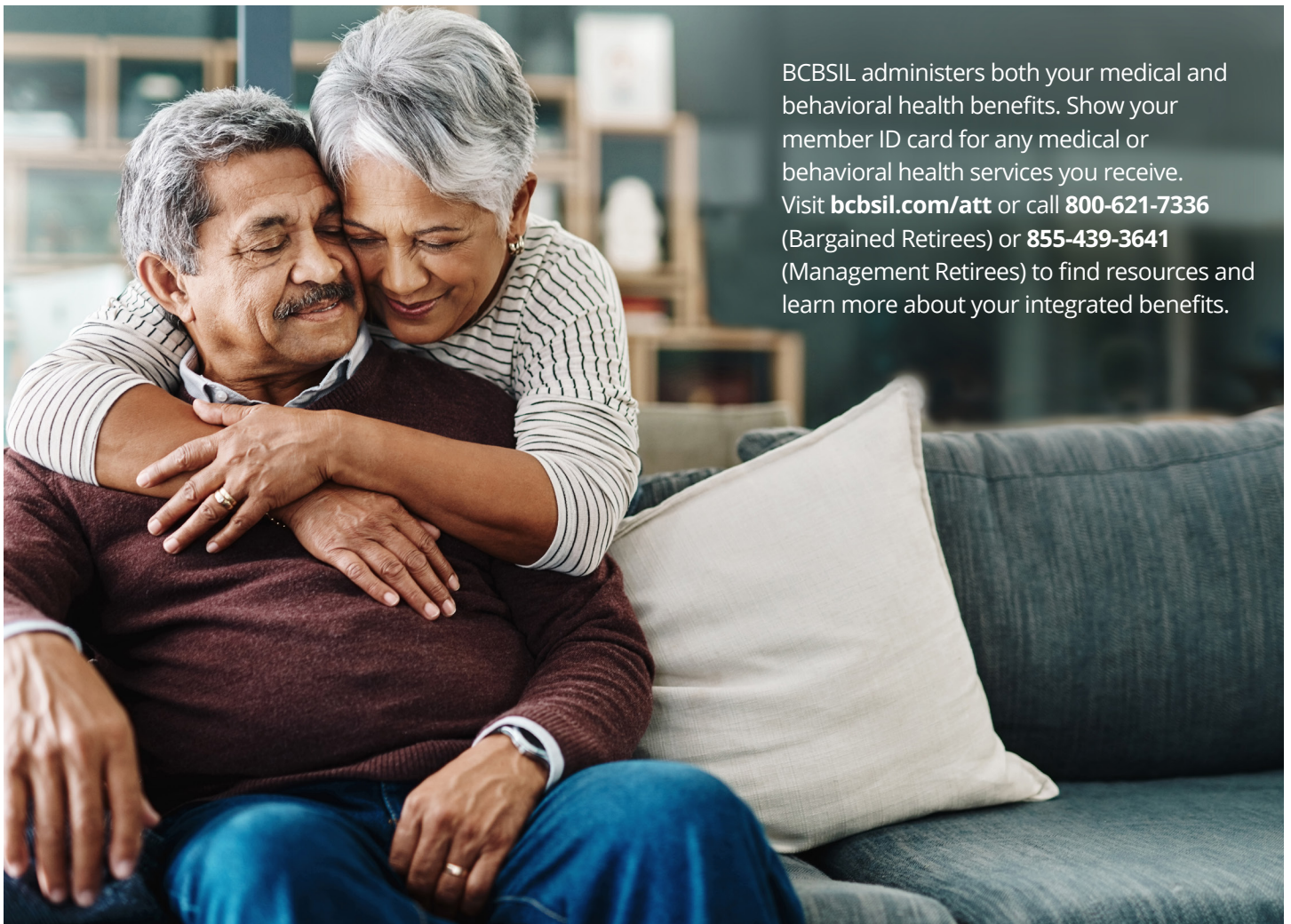
With the right help, you can learn to help manage your symptoms and live a full life. You and your covered family members can get the support you may need for issues, such as:

- Anxiety and panic attacks
- Depression
- Attention-deficit/hyperactivity disorder
- Eating disorders
- Autism
- Schizophrenia
- Bipolar disorder
- Substance use

Behavioral health professionals from BCBSIL are experts in mental health. They can help you learn where and how to get help. Call the Customer Service number on your member ID card to get started.

Start your path to a healthier mind and a more balanced life. Take the first step today.

Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.



BCBSIL administers both your medical and behavioral health benefits. Show your member ID card for any medical or behavioral health services you receive. Visit **[bcbsil.com/att](https://www.bcbsil.com/att)** or call **800-621-7336** (Bargained Retirees) or **855-439-3641** (Management Retirees) to find resources and learn more about your integrated benefits.



## Provider Finder



Spend less time looking  
for a doctor and more  
time enjoying your life

Provider Finder is a fast,  
easy-to-use tool to find your  
next health care provider.  
Plus, it can help you manage  
health care costs.

Go to [bcbsil.com/att](https://bcbsil.com/att) and log in or create a Blue Access for Members account. Then, click **Find Care** to:

- Find independently contracted, in-network providers, hospitals, laboratories and more
- Search by specialty, ZIP code, language spoken, gender and more
- See clinical certifications and recognitions
- Estimate the out-of-pocket costs of more than 1,700 health care procedures, treatments and tests\*
- Look for quality award references to inform your choices, such as Blue Distinction® Center or Blue Distinction® Total Care (more details on page 10)
- See side-by-side provider or facility quality ratings and patient reviews\*

\* Available for most networks and plans.



## Online resources

### Stay connected with BCBSIL.

Once you receive your new ID card, you can register for Blue Access for Members and use this secure website to manage your benefits and health. Go to [bcbsil.com/att](https://bcbsil.com/att), click **Log In** and follow the steps to register.

### Manage your benefits.

Once you register and log in, you can:

- Review your coverage
- See who is covered under your plan
- Find and compare providers or facilities
- Check the status of a claim
- Sign up to receive email notifications when a claim is finalized
- View and print your Explanation of Benefits statements and opt out of receiving printed copies in the mail
- Request a replacement or additional ID card and print a temporary one

### BCBSIL App

You can access your health coverage and wellness information conveniently and securely via your mobile device. You can even get a digital ID card on your phone.

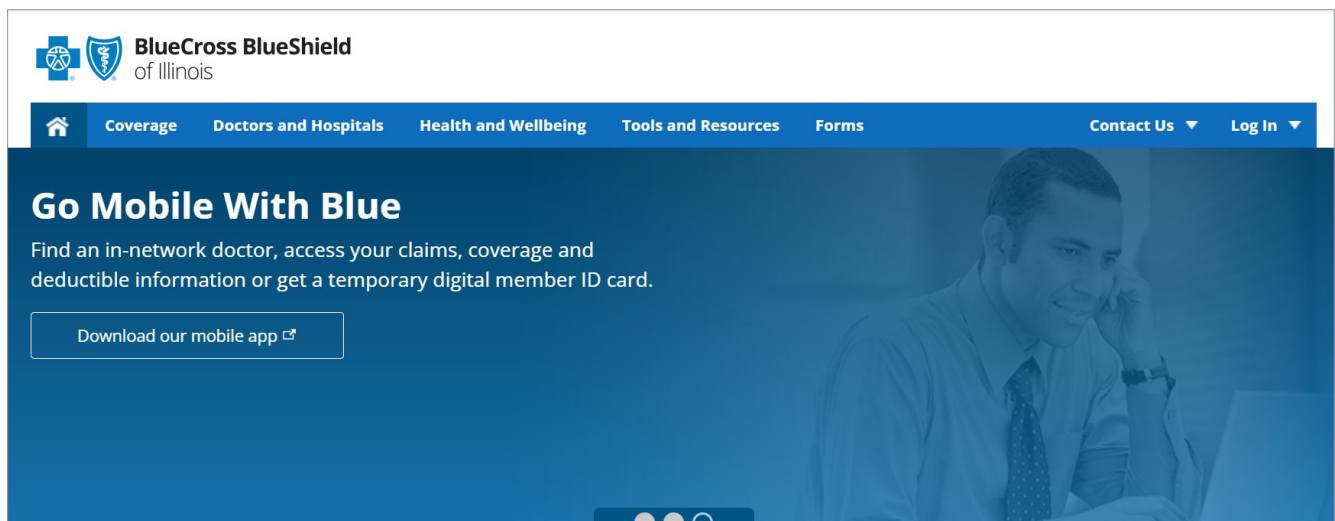
Just text **BCBSILAPP** to **33633** to get the app and use Blue Access for Members while you're on the go.\*

### Update preferences

- Go to [bcbsil.com/preferences](https://bcbsil.com/preferences) or
- Text **MYINFOIL** to **33633** for a link\*

### Live chat

Reach out to a Benefits Value Advisor 24/7 through Blue Access for Members or the BCBSIL App. You can live chat 24/7.




\* Message and data rates apply. Terms, conditions and privacy policy are at [bcbsil.com/mobile/text-messaging](https://bcbsil.com/mobile/text-messaging).



# Navigation has never been easier

[Español](#) [Language Assistance](#)

 **BlueCross BlueShield**  
of Illinois

PPO+ ▾ [Messages](#) [My Account](#) ▾ **7**

**1** [Dashboard](#) **2** [Claims](#) **3** [Coverage](#) ▾ **4** [Spending](#) **6** [My Health](#) ▾ [Pharmacy](#) [Support](#) ▾

Hello, Alexandria!

[Member ID Card](#) [Contact Us](#)

**Coverage**

Medical Plan Name

Plan Type: **PPO**

Additional Benefits: [Pharmacy](#), [Dental](#), [Vision](#)

Effective Date: **01/01/2024**

End Date: -

ID Number: **BC2134543454**


Group Number: **662562**


Subscriber: **Alexandria Roberts**

Dependents: **Julia Roberts, Mary Roberts**

[View All Coverage](#) >




**5 Find Care**

 **Medical**  
Doctors and hospitals, nurseline, hearing aids >

 **Behavioral Health**  
Find in-network counselors and programs >

[Find All Care](#) >

**Most Recently Updated Claims**

Provider	Your Responsibility	Visited on	Last Updated on	Status
 Family Dentistry	\$26.00	July 8, 2024	July 8, 2024	<a href="#">Partially Paid</a> >
 North Shore Medical Center	\$40.00	June 20, 2024	June 22, 2024	<a href="#">Partially Paid</a> >
 Walgreens #228645	\$20.00	May 10, 2024	May 12, 2024	<a href="#">Partially Paid</a> >

- 1 Dashboard** – See your family's claims and health care spending at a glance, order an ID, navigate the site quickly and easily.
- 2 Claims** – View quick claims summaries or download your Explanation of Benefits.
- 3 Coverage** – See benefit highlights for your medical plans.
- 4 Spending** – Keep track of your deductible and out-of-pocket expenses.
- 5 Find Care** – Find in-network doctors, hospitals and other health care providers quickly and easily.
- 6 My Health** – Take control of your wellbeing with preventive care guidelines, information and health tips for managing health conditions and living a healthier life.
- 7 My Account** – Use this menu for everything else: View your health history, update your profile and preferences, sign up for electronic EOBs, find claim forms, manage privacy preferences and contact us.

This material is only for illustration purposes. Your group's coverage types and benefits may be different.



# Blue Cross Blue Shield Global Core

## You're never far from health care services, even when you're far from home.

Like your passport, always carry your member ID card with you when you travel or live abroad. Through the Blue Cross Blue Shield Global Core program, you have benefits for **emergency care** with access to doctors, hospitals and other health services in nearly 200 countries and territories around the world.

## How Blue Cross Blue Shield Global Core works.

To take advantage of the Blue Cross Blue Shield Global Core 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 member ID card
- In an emergency, go directly to the nearest hospital

The Blue Cross Blue Shield Global Core Service Center (BlueCard® Access) 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 services.** An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospital stay.

**You need inpatient care.** After calling the Service Center, you should also call Customer Service for precertification or pre-approval. You can find the telephone number on your ID card. This number is different than the Blue Cross Blue Shield Global Core Service Center number shown here.

Blue Cross Blue Shield Global Core is there if you need medical care outside the U.S.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®. Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide and Blue Cross Blue Shield Global are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.



# Blue Cross Blue Shield Global Core

## Payment information

### For participating Blue Cross Blue Shield Global Core hospitals

In most cases, you should not need to pay up front for inpatient care at participating hospitals except for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and/or coinsurance). The hospital should submit the claim on your behalf.

### For doctors and/or non-participating hospitals

You will need to pay up front for services. Then you can complete a Blue Cross Blue Shield Global Core international claim form and send it with the bill(s) to the Blue Cross Blue Shield Global Core Service Center at the address on the form. You can also submit your claim online or through the Blue Cross Blue Shield Global Core mobile app. The claim form is available from BCBSIL or online at [bcbsglobalcore.com](https://www.bcbsglobalcore.com).

## Filing a claim

**The hospital will file your claim** if the Blue Cross Blue Shield Global Core Service Center arranged your hospital stay. You will need to pay the hospital for the usual out-of-pocket expenses.

**You must file the claim** for outpatient and doctor care or inpatient care not arranged through the Blue Cross Blue Shield Global Core Service Center. You will need to pay the health care provider and submit an international claim form with the original bill(s).

## Claim forms

International claim forms are available from BCBSIL, the Service Center or [bcbsglobalcore.com](https://www.bcbsglobalcore.com).

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

## Blue Cross Blue Shield Global Core Service Center (BlueCard Access)

Toll-free: **800-810-2583**

Collect: **804-673-1177**





## Blue Distinction Specialty Care

### Choose quality care for you and your family.

With Blue Distinction® Centers, you have access to designated specialty care facilities that have met national measures for quality and cost-efficient care. When you use a Blue Distinction Center, you will receive the most from your benefits and know that the facility has a record of providing proven, effective specialty care.

Blue Distinction Centers are available for the following specialty health care services:

#### **Blue Distinction® Center for Cancer Care**

Patient-centered, coordinated cancer care, designated facilities and physicians

#### **Blue Distinction® Center for Cardiac Care**

Cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery

#### **Blue Distinction® Center for Maternity Care**

Childbirth services, including both vaginal and cesarean deliveries

#### **Blue Distinction® Center for Substance Use Treatment and Recovery**

Residential, inpatient, intensive outpatient or partial hospitalization services

#### **Blue Distinction® Center for Transplants**

Transplant and support services

### Nationwide access

**There are approximately 1,900 Blue Distinction Centers nationwide. Use Provider Finder to find one near you:**

Go to [bcbsil.com/att](https://bcbsil.com/att) and click the **Doctors and Hospitals** tab or log in to Blue Access for Members for a more personalized search.

**Note:** Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please call the number on your member ID card. Call your provider before making an appointment, to verify the most current information on their Network participation status. Neither Blue Cross and Blue Shield Association nor any of its licensees are responsible for any damages, losses, or non-covered charges that may result from receiving care from a provider designated as a Blue Distinction Center.



# Understand your Explanation of Benefits

Your **Explanation of Benefits** lets you know when and how we process your claims. It isn't a bill. It gives you a detailed look at the covered services and shows how much you may owe your provider after we apply your benefits.

## Page one basics

- A.** Confirm your policy ID.
- B.** Learn how to download the mobile app and access your claims online.
- C.** Find helpful contacts and a glossary.

PO Box 7344  
Chicago, IL 60680-7344

John Smith  
1234 Cedar Road  
APT #2  
Any Town, IL 76065

**Sample**

**EXPLANATION OF BENEFITS**

- B** Log into **Blue Access for Members**™ at [bcsil.com](https://bcsil.com)
  - View plan and claim details
  - Contact us through our secure Message Center
  - Sign up for digital health plan info
  - Search for health care providers
- B** Text\* **BCBSILAPP** to 33633 to download the mobile app.
- C** Have questions about this EOB? Customer Advocates are here to help! XXX-XXX-XXXX

**SUBSCRIBER INFORMATION**

**GROUP NAME**

Member ID#: XXXXXXXXXX777V Group #: 000012345

Dear John Smith,

An Explanation of Benefits (EOB) is a statement showing how claims were processed. **This is not a bill.** Your provider(s) may bill you directly for any amount you may owe. **KEEP FOR YOUR RECORDS.**

**HELPFUL INFORMATION**

**Want Your Health Care Info Digitally?**

To get this EOB and other health care info on our mobile app, text\* BCBSILAPP to 33633 to download the app. You can also go digital by logging in at [bcsil.com/member](https://bcsil.com/member). Go to My Account and choose Profile and Preferences, then click Go Paperless.

**Health Care Fraud Hotline: 800-543-0867**

Health care fraud affects health care costs for all of us. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Illinois (BCBSIL), please call our toll-free hotline. All calls are confidential and may be made anonymously. For more information about health care fraud, please go to [bcsil.com](https://bcsil.com).

**GLOSSARY OF TERMS - We have described some of the terms used here to help you understand them, but you should make sure to read your benefit plan materials if you have questions.**

**Amount Billed:** The amount your provider billed for the service(s) rendered.

**Amount Covered (Allowed):** Discounts, reductions, and amount covered (allowed) reflect the terms of your plan, and in the case of an in-network provider, the savings we have negotiated with your provider. Your deductible, coinsurance and copay are based on the allowed amount and the terms of your plan. Your share of coinsurance is a percentage of the allowed amount after the deductible is met.

**Coinsurance:** The percentage of the allowed amount you pay as your share of the bill. For example, if your plan pays 80% of the allowed amount, 20% would be your coinsurance.

**Copay Amount (Also known as Copayment):** The set fee you pay each time you receive a certain service. Some plans do not have copayments.

**Deductible:** The amount, if any, you must pay before we start paying contract benefits. You do not send this amount to us. We subtract this amount from covered expenses on claims you and health care professionals send us. Some services can be covered before the deductible is met.

**Non-Participating Provider:** An out-of-network provider who does not accept rates for services we set to keep your costs down.

**Out-of-Pocket Limit (Maximum):** Once you pay this amount in deductibles, copayments and coinsurance for covered services, we pay 100% of the allowed amount for covered services for the rest of the benefit period.

**Participating Provider:** An in-network or out-of-network provider who accepts agreed-upon rates for services.

**Your Total Costs:** This is the sum of your copay, deductible and coinsurance. It also includes any amounts not covered by your health plan. Amounts that a non-participating provider may bill you are not part of this.

\*Message and data rates may apply. Terms & Conditions and Privacy Policy [bcsil.com/member/account-access/mobile/text-messaging](https://bcsil.com/member/account-access/mobile/text-messaging). Blue Cross and Blue Shield of Illinois provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



## CLAIM DETAIL (1 OF X)

**PATIENT:** John Smith **D**

**PROVIDER:** Ralph Johnston M.D. **E**

**CLAIM #** XXXXXXXXXXXXX

**DATE PROCESSED:** 06/20/2020

We reviewed the claim for this patient based on the additional information received regarding other group health care coverage involvement. Blue Cross and Blue Shield of Illinois (BCBSIL) has negotiated discounts with this provider. The following shows how this claim was adjusted.

Sample

## F SUBSCRIBER INFORMATION

### GROUP NAME

Member ID#: XXXXXXXXX777V Group #: 000012345

Customer Advocates are here to help! XXX-XXX-XXXX

**O<sup>2</sup>**

Amount Billed	\$7,850.00
Discounts and Reductions	- \$3,930.00
Health Plan Responsibility	- \$2,219.00
<b>You may owe your health care provider for these services</b>	<b>\$1,701.00</b>

		YOUR BENEFITS APPLIED				YOUR RESPONSIBILITY				
Service Description	Service Dates	Amount Billed <b>G</b>	Discounts and Reductions <b>H</b>	Amount Covered (Allowed) <b>I</b>	Health Plan Responsibility <b>J</b>	Deductible Amount <b>K</b>	Copay Amount <b>L</b>	Coinsurance <b>M</b>	Amount Not Covered <b>N</b>	Your Total Costs <b>O</b>
Surgical Charges	04/04/2020	4,000.00	(1) 1,800.00	2,200.00	960.00	1,000.00		240.00		1,240.00
Recovery Room	04/04/2020	900.00	(1) 410.00	490.00	392.00			98.00		98.00
Med/Surg Supplies	04/04/2020	300.00	(1) 140.00	160.00	128.00			32.00		32.00
Med/Surg Supplies	04/04/2020	100.00							(2) 100.00	100.00
Laboratory Services	04/04/2020	1,200.00	(1) 820.00	380.00	304.00			76.00		76.00
Laboratory Services	04/04/2020	400.00	(1) 270.00	130.00	72.00		50.00	8.00		58.00
MRI Outpatient	04/04/2020	950.00	(1) 490.00	460.00	363.00		15.00	82.00		97.00
<b>CLAIM TOTALS</b>		<b>\$7,850.00</b>	<b>\$3,930.00</b>	<b>\$3,820.00</b>	<b>\$2,219.00</b>	<b>\$1,000.00</b>	<b>\$65.00</b>	<b>\$536.00</b>	<b>\$100.00</b>	<b>\$1,701.00</b>

**Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-20.** **J<sup>2</sup>**

### Notes about amounts under "YOUR BENEFITS APPLIED" and "YOUR RESPONSIBILITY"

(1) The amount billed is greater than the amount allowed for this service. Based on our agreement with this provider, you will not be billed the difference.

(2) Your Health Care Plan does not provide benefits for surgical assistant services when billed by the same physician who performed the surgery or administered the anesthesia. No payment can be made. **P**

Your health care plan has a calendar year maximum for x-rays and laboratory services performed in the outpatient department of a hospital, a clinic or a doctor's office. When this maximum has been reached, the balance is eligible under your major medical benefits, subject to a yearly deductible and a coinsurance share.

For your up-to-date Medical Spending summary, visit Blue Access for Members<sup>SM</sup> on our website, the BCBSIL Mobile App or call the phone number on the back of your ID card. **Q**

JOHN SMITH - For benefit period 01-01-20 through 12-31-20 to date this patient has met \$4,515.02 of her/his \$7,350.00 Out-of-Pocket Expense Limit.

242384.0421

2

## Page two details

**D.** Patient **E.** Provider **F.** Policy Information

**YOUR BENEFITS APPLIED** This section shows your list of services received and how they're covered.

**G.** Amount Billed is the total amount your provider billed for the services.

**I.** Amount Covered (Allowed) is the amount billed (G) minus any discounts or reductions (H).

**J.** Health Plan Responsibility is the portion we paid to your provider.

## See your cost share.

**YOUR RESPONSIBILITY** This section shows your member cost-share amounts, including:

**K.** Deductible **L.** Copays **M.** Coinsurance

**O.** Your Total Costs is the sum of your copay, deductible and coinsurance. You may owe less if your provider collected any of these payments before beginning services. It also includes any amounts not covered by your health plan (N). The total cost in this column details the amount shown in the claim summary (O<sup>2</sup>). It does not include any amounts that a non-participating provider may bill you.

## Get more information.

Your EOB may include a little more information about:

**J<sup>2</sup>.** Total covered benefits approved – This is the amount and the date we paid your provider. The total should match the total in the Health Plan Responsibility column (J).

**P.** Numbered notes give more details about discounts and reductions (H) and any amounts that aren't covered (N).

**Q.** Health care plan maximums help you track your yearly out-of-pocket totals so you'll know when your patient cost-shares are met.

Sign up to get your EOBs online on **Blue Access for Members** or Text **BCBSILAPP** to 33633 to download the mobile app.\*

\* Message and data rates may apply. See terms and conditions and our privacy policy at [bcbsil.com/mobile/text-messaging](http://bcbsil.com/mobile/text-messaging).

# Health insurance fraud

## Don't be a victim.

Here are some commonly identified schemes involving providers.

### Misrepresenting services

Intentionally billing procedures under different names or codes to obtain coverage for services that aren't included in a member's plan.

### Upcoding

Deliberately charging for more complex or more expensive services than those actually provided.

### Non-rendered and/or "free" services

Some providers intentionally bill for tests or services never provided. This can also mean that the provider offered "free" services to bill the insurance company for services not performed or needed.

### Kickbacks, bribes or rebates

Referring patients to a provider or facility where the referring provider has a financial interest.



## Fraud affects everyone.

Fraud may cost the health care industry (public and private payers) more than \$200 billion each year. This fraud may cause you to face rising premiums, increased copayments and deductibles, and the elimination of certain benefits.



Here are commonly identified schemes for members.

### Identity swapping

Allowing an uninsured individual to use your insurance card.

### Identity theft

Using false identification to gain employment and the health insurance benefits that come with it.

### Non-eligible members

Adding someone to a policy who is not eligible or failing to remove someone when that person becomes ineligible.

### Prescription medicine and abuse diversion

Controlled substances can be obtained through deception or dishonesty for personal use or sale "on the street." Prescription medications can be obtained through doctor shopping, visiting several emergency rooms or stealing doctors' prescription pads.



# Health insurance fraud

## BCBSIL has tips for fighting fraud.

**Know your own benefits and scope of coverage.**

**Review all EOB statements.** Make sure the exams, procedures and tests billed were the ones you actually had with the provider who treated you.

**Understand your responsibility to pay deductibles and copayments,** and what you can and cannot be balance-billed for (an amount that your provider may bill you) once your claim has been processed.

**Guard your health insurance card and personal insurance information.** Notify BCBSIL immediately if your card or insurance information is lost or stolen.

**Sign and date only one claim form per office visit.**

**Never lend your member ID card to another person.**

**Don't give out insurance or personal information if services are offered as "free."** Be sure you understand what is "free" and what you or your insurance company will be charged for.

**Ask your doctors exactly what tests or procedures they want you to have and why they are necessary before you have them.**

**Be sure any referrals you receive from your network provider are to other network doctors or facilities.** If you're not sure, ask.

**Monitor your prescription use.** Make sure the medications billed to your Pharmacy Benefit Manager are accurate.

## Preventing health care fraud.

BCBSIL created the Special Investigations Department to fight fraud and help lower health care costs. The staff includes individuals with medical, insurance and law enforcement backgrounds as well as data analysts experienced in detecting fraudulent billing schemes. The SID aggressively investigates allegations of fraud and refers appropriate cases for criminal prosecution.

## Fraud isn't fair — help us fight it.

Reducing health care fraud is a collaborative effort between BCBSIL, its providers and its members. Additional information is available through the SID website at [bcbsil.com/sid](https://bcbsil.com/sid).

We also encourage you to report any suspected incidence of fraud by calling our Health Care Fraud Hotline, completing a form online or sending us a note in the mail. Suspicions of fraud can be reported to the SID anonymously.

## You can report fraud.

The SID is here to help you. You can contact the SID in any of the following ways:

### 1 800-543-0867

The toll-free Health Care Fraud Hotline operates 24 hours a day, seven days a week. You can remain anonymous or provide information if you want to be contacted by a member of the SID.

### 2 [bcbsil.com/sid/reporting](https://bcbsil.com/sid/reporting)

This website address links to an online fraud-reporting form that you can complete and send to the SID electronically.

### 3 U.S. Mail

You can write the SID at:

**Blue Cross and Blue Shield of Illinois  
Special Investigations Department**  
300 E. Randolph Street  
Chicago, Illinois 60601

## Hinge Health

With the Hinge Health program, you'll have access to an innovative digital program for chronic back, hip, shoulder, neck or knee pain. Using an app and wearable sensors, you can do personalized exercise therapy in your home. This program can help you reduce pain from chronic conditions. You'll also get unlimited one-on-one coaching to help support you.

To see if the program is right for you, visit [hingehealth.com/ATT](https://hingehealth.com/ATT).

To learn more, call **855-902-2777**, Monday through Friday from 6 a.m. and 6 p.m. PT (8 a.m. and 8 p.m. CT) or email [hello@hingehealth.com](mailto:hello@hingehealth.com).

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide virtual medical care for members with coverage through BCBSIL. BCBSIL makes no endorsement representations or warranties regarding third-party vendors and the products and services offered by them.





# Blue365

## Get access to money-saving deals.

Blue365 is just one more advantage you have by being a BCBSIL member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once you sign up for Blue365 at [blue365deals.com/bcbsil](https://blue365deals.com/bcbsil), weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

### EyeMed | Davis Vision®

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

### TruHearing® | Beltone™ | Start Hearing

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

### Dental Solutions<sup>SM</sup>

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.\*

### Sun Basket | Nutrisystem®

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

\* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.



## Blue365

### Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices, plus free shipping.

### Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off, plus free shipping for your online orders.

### InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of health care experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements.

### Livekick

Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 30% off a monthly plan on any Live Online Personal Training.

### eMindful

Get up to a 50% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.

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

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. You should check your benefit booklet or call the customer service number on your ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

For more great deals or to  
learn more about Blue365,  
visit [blue365deals.com/bcbsil](https://blue365deals.com/bcbsil).





## Your health counts



### It's important to know where to go for care.

If you aren't having an emergency, knowing where to go for medical care may help save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care Options. Use these places instead of the emergency room. Plus, when you visit independently contracted in-network providers, you may pay less for care.

### Your doctor's office

Your own doctor's office may be the appropriate place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history and the medicine you take and can decide if you need tests or specialist care. Your doctor can also help you with care for chronic health issues, such as asthma or diabetes.

### Retail health clinic

When you can't get to your regular doctor, walk-in clinics—available in many retail stores—can be a lower-cost choice for care. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds.

### Urgent care center

These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at an ER, and you may have a shorter wait.

### Emergency room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call **911**. When you use the ER only for true emergencies, you help keep your out-of-pocket costs lower.

## Your health counts

### Urgent Care care or freestanding emergency room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers. They treat most major injuries, except for trauma, but costs may be higher. Unlike urgent care centers, freestanding ERs are often out of network and may charge patients up to 10 times more for the same services.<sup>1</sup> Below are some ways to know if you are at a freestanding ER.

#### Freestanding ERs:

- Look like urgent care centers, but have the word “Emergency” in their name or on the building

- Are open 24 hours a day, seven days a week
- Are not attached to and may not be affiliated with a hospital
- Are subject to the same ER member share which may include a copay, coinsurance and applicable deductible

#### Find a network provider.

Use Provider Finder at [bcbsil.com/att](https://bcbsil.com/att) or call the Customer Service number on your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

## Knowing where to go for care can make a big difference in cost and time.

	Average costs <sup>†</sup>	Average wait times	Examples of health issues	
<b>Your doctor's office</b> Your doctor knows your medical history best	\$	check with office	<ul style="list-style-type: none"> <li>• Fever, colds and flu</li> <li>• Sore throat</li> <li>• Minor burns</li> <li>• Stomach ache</li> </ul>	<ul style="list-style-type: none"> <li>• Ear or sinus pain</li> <li>• Physicals</li> <li>• Shots</li> <li>• Minor allergic reactions</li> </ul>
<b>Retail health clinic</b> Convenient, low-cost care in stores and pharmacies	\$	check with clinic	<ul style="list-style-type: none"> <li>• Infections</li> <li>• Cold and flu</li> <li>• Minor injuries or pain</li> <li>• Shots</li> </ul>	<ul style="list-style-type: none"> <li>• Flu shots</li> <li>• Sore and strep throat</li> <li>• Skin problems</li> <li>• Allergies</li> </ul>
<b>Urgent care clinic</b> Immediate care for issues that are not life-threatening	\$ \$	often less than ER	<ul style="list-style-type: none"> <li>• Migraines or headaches</li> <li>• Cuts that need stitches</li> <li>• Abdominal pain</li> </ul>	<ul style="list-style-type: none"> <li>• Sprains or strains</li> <li>• Urinary tract infection</li> <li>• Animal bites</li> <li>• Back pain</li> </ul>
<b>Hospital emergency room</b> For serious or life-threatening conditions	\$ \$ \$	varies	<ul style="list-style-type: none"> <li>• Chest pain, stroke</li> <li>• Seizures</li> <li>• Head or neck injuries</li> <li>• Sudden or severe pain</li> </ul>	<ul style="list-style-type: none"> <li>• Fainting, dizziness, weakness</li> <li>• Uncontrolled bleeding</li> <li>• Problem breathing</li> <li>• Broken bones</li> </ul>

Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided.

Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on your member ID card.



## Important information

### Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator  
300 E. Randolph St.  
35th Floor  
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

### Tener cobertura médica es importante para todos.

Ofrecemos comunicación y servicios gratuitos para cualquier persona con impedimentos o que requiera asistencia lingüística. No discriminamos por motivos de raza, color, país de origen, sexo, identidad de género, edad, orientación sexual, problemas médicos o discapacidad.

Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.

Si cree que no hemos proporcionado un servicio, o si cree que ha sido discriminado de cualquier otra manera, comuníquese con nosotros para presentar una inconformidad.

Office of Civil Rights Coordinator  
300 E. Randolph St.  
35th Floor  
Chicago, Illinois 60601

Teléfono: 855-664-7270 (correo de voz)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960

Tiene el derecho de presentar una queja por derechos civiles en la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de EE. UU. (U.S. Department of Health and Human Services, Office for Civil Rights) por estos medios:

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Teléfono: 800-368-1019  
TTY/TDD: 800-537-7697  
Portal de quejas: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Formulario de quejas: <http://www.hhs.gov/ocr/office/file/index.html>

## Important information

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، فلدك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બાજી વ્યક્તિને એસ.બી.એમ. કાયદુક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	याँदे आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'idíłkígo, ts'ídá bee ná ahóótí'i' t'áá níí'k'e níká a'doolwoł dóo bína'idíłkígo'ígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłnih kwe'e 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.



## Contact information

### **Benefits Value Advisor (Customer Service)**

Bargained Retirees..... **800-621-7336**

Management Retirees ..... **855-439-3641**

Get help with health plan benefits questions, finding a doctor, cost comparison support and more.

**Blue Cross Blue Shield Global Core (BlueCard Access)**..... **800-810-2583**

Find support when you travel outside the U.S. Call collect to **804-673-1177**.

**Fraud Hotline**..... **800-543-0867**

Calls answered 24 hours a day, seven days a week.

**[bcbsil.com/att](https://bcbsil.com/att)**