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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 help when you need it. Email and text options are easy ways to keep track of your health benefits information.

Update your preferences and contact information.

- Go to [bcbsil.com/preferences](http://bcbsil.com/preferences)
- Text CONTACT 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](http://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 (BVA) is like a tour guide, helping to point you in the right direction. One call can put you on a course for getting the most from your benefits.

What can a Benefits Value Advisor do?
A BVA can help you 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/programs
- With prior authorization

Prior authorization: Know What Your Plan Requires
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 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.

Call the Customer Service number on the back of your member ID card before your next procedure.
You can also connect with a BVA via live chat anytime – day or night.2

Just follow these steps:

Blue Access for MembersSM
1. Log in at bcbsil.com/att.
2. From the website home page, click the “Chat Now” button.

Or use the BCBSIL App
1. Download the app by texting BCBSILAPP to 33633.
2. From the app dashboard, tap the “Contact Us” link and then tap “Start a Live Chat” link.

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.
Your ID Card.

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

Your ID card for 2022 will now include 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.

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

Live Well with Well onTarget®
The Well onTarget portal and mobile app can help you manage your health conditions and reach your wellness goals – all in one place. With Well onTarget, you can:

Improve Your Health and Wellbeing
You have anytime, anywhere access to videos, podcasts, 12-week programs and other tools to help you with things like:
- Asthma
- Back pain
- Diabetes
- Eating well
- Exercise
- Sleep issues

Work with a Coach
Get one-on-one support by phone or online messaging – whatever works for you! Your health coach can help you set and reach goals like losing weight, improving your blood pressure and more.

Track Your Progress
Logging how much you move and what you eat can help you stay on course. Link your fitness devices and nutrition apps in Well onTarget, or use the built-in tracking tools in the portal. Either way, you’ll easily see all your tracked stats in one place.

Health Advisors
Your health plan includes support for you and your covered family members from nurses and other medical and behavioral health professionals called health advisors. This extra help is available at no added cost to you.
 BCBSIL may call to help you:
- Get the care you need for serious illnesses or injuries
- If you have been in the hospital or have had a major surgery

Calls from health advisors are not sales calls. We may ask you for information, like your name, date of birth or home address, to make sure that we are talking to you. Any information you provide to BCBSIL is confidential, as required by law.

You don’t have to wait for us to call you. If you need extra health support, just call the Customer Service phone number on your member ID card and ask to speak with a health advisor.

Health advisors do not replace the care of a doctor. You should talk to your doctor about any medical questions or concerns.

Reward Yourself
Earn Blue PointsSM when you:
- Link a fitness device
- Complete a self-directed course
- Work with a health coach

Redeem your points for books, music, sporting goods – anything that motivates you to keep making healthy choices.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

BCBSIL wants every member to live their healthiest life. That’s why your health benefits include tools that can help you get healthier on your own schedule. For quick access to all your health and wellness resources:

1. Go to bcbsil.com/att
2. Log in or register for Blue Access for Members
3. Click the My Health tab for more information about the programs available
Focus on Fitness

The Fitness Program gives you flexible options to help you live a healthy lifestyle and gives you access to a nationwide network of fitness locations. Choose one location close to home and one near work, or visit locations while traveling.*

Flexible Gym Network: A choice of gym networks to fit your budget and preferences.

<table>
<thead>
<tr>
<th>Options</th>
<th>Digital Only</th>
<th>Monthly Fee**</th>
<th>Base</th>
<th>Core</th>
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</table>

$19 Initiation Fee (No Initiative Fee for Digital Only)

- Studio Class Network: Boutique-style classes and specialty gyms with pay-as-you-go option and 30 percent off every 10th class.
- Family Friendly: Expands gym network access to your covered dependents at a bundled price discount.
- Convenient Payment: Monthly fees are paid via automatic credit card or bank account withdrawals.

It's easy to sign up:

1. Go to bcbil.com/att and log in to Blue Access for Members.
2. Under Quick Links, choose Fitness Program. On this page, you can enroll, search for nearby fitness centers and learn more about the program.
3. Click Enroll Now. Then search and select the fitness center that is best for you. Remember, you can visit any participating fitness center after you sign up.
4. Verify your personal information and method of payment. Print or download your Fitness Program membership ID card. You may also request to receive the ID card in the mail.

Web resources: To find fitness locations and track your visits, log in to Blue Access for Members. Under Quick Links, choose Fitness Program.

Prefer to sign up by phone or have questions about the Fitness Program? Just call the toll-free number 888-762-BLUE (2583) Monday through Friday, between 7 a.m. and 7 p.m. CT (6 a.m. and 6 p.m. MT).

Features

- Mobile App: Allows members to access location search, studio class registration, location check-in and activity history.
- Real-time Data: Provided to the mobile app and Well onTarget portals.
- Blue Points: Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits. You can redeem points for apparel, books, electronics, health and personal care items, music and sporting goods;***
- Web Resources: You can go online to find fitness locations and track your visits.

Digital Fitness

Enjoy Prime Live workouts designed for all skill levels. With 24/7 access to On-Demand videos, and new Live classes added each week, you have the flexibility to choose when and where to work out.

- LesMills™: Get access to LesMills exclusive On-Demand workouts led by world-class instructors to motivate and push you each step of the way. Choose from full body weight workouts, martial arts inspired classes, new generation yoga, high intensity classes and more.
- BurnAlong: Feel the burn with BurnAlong. Access thousands of workouts and live classes including cardio, bootcamps, barre, nutrition, yoga, and even stress management and insomnia support.

* Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can login and join through the primary member’s account as an “additional member.”

**Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

***Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

The Fitness Program is provided by Tivity Health, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

LeeMills is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital fitness for members with coverage through BCBSIL.

Burnalong is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital fitness 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.
24/7 Nurseline

Health happens – good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline*.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Dizziness or severe headaches
- Cuts or burns
- Back pain
- High fever
- Sore throat
- Diabetes
- A baby's nonstop crying
- And much more

Plus when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.

**Add the 24/7 Nurseline number to your contacts: 800-299-0274. Hours of Operation: Anytime**

* 24/7 Nurseline is not available to HMO members. For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.
Feeling Worried? Sad? Out of Control?
With help, you can start to feel better.  
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 control 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
- Attention deficit/hyperactivity disorder
- Autism
- Bipolar disorder
- Depression
- Eating disorders
- Schizophrenia
- Substance use

Behavioral health professionals from Blue Cross and Blue Shield of Illinois are experts in mental health. They can help you learn where and how to get help. Call the Customer Service number on the back of 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 or call 855-439-3641 to find resources and learn more about your integrated benefits.
Go to bcbsil.com/att and log in or create a Blue Access for Members account. Then, click Doctors and Hospitals to:

- Find 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 1,600 health care procedures, treatments and tests.*
- Use quality awards such as Blue Distinction® Center or Blue Distinction Total Care to inform your choices. (Find more details about BDCs on page 13.)
- See side-by-side provider or facility quality ratings and patient reviews.*

* Available for most networks and plans.

Go Mobile with BCBSIL

At bcbsil.com/att, log into or create your Blue Access for Members account. You can stay linked to your claims activity, member ID card and coverage details.
Using Your Online Resources

BCBSIL Provides Tools and Resources to Help You Manage Your Health and Benefits

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, click Member Log In and follow the steps to register.

Manage Your Benefits

Once you register and log in, Blue Access for Members allows you to:

• Review your coverage
• Review 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 anytime, anywhere. You can even get a digital ID card.

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

Update your preferences and contact information.

• Go to bcbsil.com/preferences
• Text CONTACT to 33633 for a link*
• Open the BCBSIL app and go to settings

Live Chat

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

*Message and data rates apply. Terms, conditions and privacy policy are at bcbsil.com/mobile/text-messaging.
Find What You Need with Blue Access for Members

1. **My Coverage**: Review benefit details for you and the family members who are covered under your plan.

2. **Claims Center**: View and organize details such as payments, dates of service, provider names, claims status and more.

3. **My Health**: Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.

4. **Doctors & Hospitals**: Use Provider Finder to locate a network doctor, hospital or other health care provider, and get driving directions.

5. **Forms & Documents**: Use the form finder to get medical claim and other forms quickly and easily.

6. **Message Center**: Receive notification of pending and finalized claims and other updates via secure messaging.

7. **Quick Links**: Go directly to some of the most popular pages, such as replacement ID cards, manage preferences, stop receiving paper statements and more.

8. **Settings**: Set up notifications and alerts to receive updates via text messaging and email, review your member information and change your secure password at any time.

9. **Contact Us**: Call a Benefits Value Advisor using the Customer Service number on your ID card or email through the message center. You can also live chat 24/7.

**Please note**: The information above is representative of the resources available through Blue Access for Members. However, the resources available to you may vary, based on the particular plan you have enrolled in.
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 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 BCBSIL Customer Service for precertification or pre-approval. You can find the telephone number on the back of your ID card. This number is different than the Blue Cross Blue Shield Global Core Service Center number shown here.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.
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 your Blue Cross Blue Shield company or online at bcbsglobalcore.com.

 Claim Filing

- **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.

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
Choosing 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® Centers for Bariatric Surgery**
Postoperative care, follow-up and patient education

**Blue Distinction® Centers for Cancer Care**
Patient-centered, coordinated cancer care, designated facilities and physicians

**Blue Distinction® Centers for Cardiac Care**
Cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery

**Blue Distinction® Centers for Cellular Immunotherapy (CAR-T)**
Treat certain blood cancers with chimeric antigen receptor T cell therapies (CAR-T)

**Blue Distinction® Centers for Gene Therapy**
Gene therapies for inherited disorders, including ocular disorders

**Blue Distinction® Centers for Knee and Hip Replacement**
Inpatient knee and hip replacement surgeries and services

**Blue Distinction® Centers for Maternity Care**
Childbirth services, including both vaginal and cesarean deliveries

**Blue Distinction® Centers for Spine Surgery**
Spine surgery services, including discectomy, fusion and decompression procedures

**Blue Distinction® Centers for Substance Use Treatment and Recovery**
Residential, inpatient, intensive outpatient or partial hospitalization services

**Blue Distinction® Centers 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 and click the Doctors and Hospitals tab or log in the 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.
Virtual Visits

Speak with a doctor — anytime, anywhere

Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. But with your Virtual Visits benefit, powered by MDLIVE®, the doctor is in 24/7/365. And you don’t have to leave the comfort of your own home.

Virtual Visits allow you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

With Virtual Visits, you get:

- 24/7 access to an independently contracted, board-certified doctor
- Access via online video, mobile app or telephone
- If necessary, e-prescription sent to your local pharmacy

Virtual Visits doctors can treat a variety of health conditions, including:

- Allergies
- Ear problems (age 12+)
- Pink eye
- Asthma
- Fever (age 3+)
- Rash
- Cold/flu
- Nausea
- Sinus infections

Talk Therapy

Speak with a licensed counselor, therapist or psychiatrist for support with Virtual Visits, available by appointment. You can choose who you want to work with for issues, such as anxiety, depression, trauma and loss or relationship problems.

Activate your account or schedule a virtual visit

- Go to Blue Access for Members or MDLIVE.com/bcbsil.
- Download the MDLIVE app from Apple’s App Store® or Google Play™.
- Call MDLIVE at 888-676-4204.
- Text BCBSIL to 635483. (MDLIVE’s online assistant Sophie will help you activate your account.)

Get connected today!

To register, you’ll need to provide your BCBSIL member ID number.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

“Sophie” and the online virtual assistant are owned and operated by MDLIVE.

Your regular doctor may also offer telehealth visits.
Understanding Your Explanation of Benefits

Your Explanation of Benefits (EOB) 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 Covers the 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.

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 allowable 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 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.
### YOUR BENEFITS APPLIED

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Service Dates</th>
<th>Amount Billed</th>
<th>Discounts and Reductions</th>
<th>Amount Covered (Allowed)</th>
<th>Health Plan Responsibility</th>
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**CLAIM TOTALS**: $7,850.00 $3,930.00 $3,820.00 $2,219.00

### YOUR RESPONSIBILITY

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**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.

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 MembersSM on our website, the BCBSIL Mobile App or call the phone number on the back of your ID card.

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.

---

**On Page Two You Can:**

**At a glance, confirm the:**

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

**Get the Details**

**YOUR BENEFITS APPLIED**—This section shows your list of services 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**

---

**Additional Information:**

- **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. The total cost in this column details the amount shown in the claim summary (O). 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. Total covered benefits approved** – This is the amount and the date we paid your provider. The total matches 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 GOBCBSIL to 33633 to download the mobile app.
Health Insurance Fraud: What You Should Know

Don’t Be a Victim

Identifying Fraud

Commonly identified schemes involving providers include:

- **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.

- **Health Insurance Fraud: What You Should Know**
  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.
Health Insurance Fraud: What You Should Know

BCBSIL Offers 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 (an amount your provider may bill you for) 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 (SID) 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.

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.

3 Ways to Report Fraud to BCBSIL

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
   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
Livongo® for Diabetes

The Livongo for Diabetes program is designed to help you manage your diabetes better by providing a coach who can help support your efforts. You’ll get a blood glucose meter that you can use to upload your blood sugar readings. Get access to readings, along with graphs and insights, from a mobile app and website. You’ll also get unlimited, no cost strips and lancets shipped to your door.

Livongo® for Hypertension

The Livongo for Hypertension program offers a blood pressure monitor combined with the power of personalized coaching. Your coach can help you stabilize your blood pressure, make sense of your readings and give feedback to easily track your progress. You’ll also learn to eat healthier and discover new ways to lose weight as well as better manage your medications.

Livongo® for Weight Management

The Livongo for Weight Management program offers tools and coaching support to help you lose weight, keep it off, and develop long-term healthier habits. You’ll get a connected smart scale that provides seamless weigh-ins to track your progress. Your coach will help guide you on healthy habits and you’ll receive personal meal and nutrition plans along with an easy-to-use app and dashboard.

Livongo is available 24 hours a day, seven days a week. For questions, call Member Support at 800-945-4355 or email membersupport@livongo.com.

To join, text GO ATT to 85240. You can also join by visiting go.livongo.com/ATT/register or calling 800-945-4355. Use registration code: ATT.

Livongo is an independent company that has contracted with AT&T to provide a chronic disease prevention and management solutions program for members with coverage through BCBSIL.
Blue365

A Discount Program for You

Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Illinois 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, weekly “Featured Deals” will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

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

Dental Solutions™
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.*

Jenny Craig® | 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.

The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors.

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

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 the back of 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.
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 and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a $25 purchase.

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 20% off a monthly plan on any Live Online Personal Training.

eMindful
Get a 25% 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.
Because Your Health Counts

It’s Important to Know Where to Go For SmartER 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 (ER). Plus, when you visit in-network providers, you may pay less for care.

Virtual Visits

There’s never a convenient time to get sick. But now you have access to a board-certified doctor around the clock for non-emergency health issues. Connect by mobile app, online video or telephone. Register at MDLIVE.com/bcbsil or by calling 888-676-4204.

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 for true emergencies, you help keep your out-of-pocket costs lower.

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

Here’s how your options compare:

Urgent 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. 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 urgent care centers near you by texting URGENTIL to 33633.

Need help with your SmartER Care options?

On hand 24 hours a day, seven days a week; bilingual nurses available.

Call the 24/7 Nurseline at 800-299-0274 for help identifying some options when you or a family member has a health problem or concern.

Need help finding a network provider?

Use Provider Finder at 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.
Because Your Health Counts

<table>
<thead>
<tr>
<th></th>
<th>Average Costs</th>
<th>Average Wait Times</th>
<th>Examples of Health Issues</th>
</tr>
</thead>
</table>
| **Virtual Visits**  | $             | 20 minutes or less | • Allergies
• Cold and flu
• Nausea
• Sinus infections
• Asthma
• Pinkeye |
| **Your Doctor’s Office** | $ | 18 minutes* | • Fever, colds and flu
• Sore throat
• Minor burns
• Stomach ache
• Ear or sinuses pain
• Physicals
• Shots
• Minor allergic reactions |
| **Retail Health Clinic** | $ | 15 minutes | • Infections
• Cold and flu
• Minor injuries or pain
• Shots
• Flu shots
• Sore and strep throat
• Skin problems
• Allergies |
| **Urgent Care Clinic** | $$ | 16-24 minutes** | • Migraines or headaches
• Cuts that need stitches
• Abdominal pain
• Sprains or strains
• Urinary tract infection
• Animal bites
• Back pain |
| **Hospital Emergency Room** | $$$ | 4 hours, 7 minutes*** | • Chest pain, stroke
• Seizures
• Head or neck injuries
• Sudden or severe pain
• Fainting, dizziness, weakness
• Uncontrolled bleeding
• Problem breathing
• Broken bones |

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


1 Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider’s plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral Health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

2 The Texas Association of Health Plans.

3 The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

4 Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.

5 24/7 Nurseline is not a substitute for a doctor’s care. Talk to your doctor about any health questions or concerns.

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 the back of your member ID card.
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.

<table>
<thead>
<tr>
<th>Español</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>العربية</td>
<td>إن كان لديك أو لدى شخص تساعدته استماع، فعليك الحق في الحصول على المساعدة والعلومات والدعم من دون تكلفة. للتحدث مع مترجم فوري، وصل على الرقم 855-710-6984.</td>
</tr>
<tr>
<td>中文</td>
<td>如果您，或您正在帮助的对象，对此有疑问，您有权利免费以您的母语获得帮助和信息。可拨打855-710-6984。</td>
</tr>
<tr>
<td>Français</td>
<td>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, appellez 855-710-6984.</td>
</tr>
<tr>
<td>Deutsch</td>
<td>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.</td>
</tr>
<tr>
<td>Gujarati</td>
<td>તમે અનુભવ તમે મેડી હેલ્થ રેસ્પ્લાંટ વિંડોકલ વ્યુઝરને આસપાસ બંધ કરમાં એક વિંડોકલ વ્યુઝર સાથે વેતલ કરી માટે યોગ્ય સંખ્યા 855-710-6984 પર કોલ કરી શકો છો.</td>
</tr>
<tr>
<td>हिंदी</td>
<td>यदि आपके या आप जिसको सहायता कर रहे हैं उसके प्रश्न हैं, तो आपको अपनी भाषा में जरूरी सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुशंसा के साथ करने के लिए 855-710-6984 पर कॉल करें।</td>
</tr>
<tr>
<td>Italiano</td>
<td>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.</td>
</tr>
<tr>
<td>Korean</td>
<td>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.</td>
</tr>
<tr>
<td>Persian</td>
<td>اگر شما، یا کسی که شما به یا کمک می کنید، سوال داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت تماس با یک مترجم شامل نمایید 855-710-6984.</td>
</tr>
<tr>
<td>Polski</td>
<td>Jeśli Ty lub osoba, której pomagasz, ma pytania, masz prawo do uzyskania bezpłatnej informacji i pomocy w Twoim języku. Aby porozmawiać z tłumacem, zadzwoń pod numer 855-710-6984.</td>
</tr>
<tr>
<td>Russian</td>
<td>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.</td>
</tr>
<tr>
<td>Tagalog</td>
<td>Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuhang tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.</td>
</tr>
<tr>
<td>Urdu</td>
<td>اگر اپ کو، یا کسی اسپیسی فرد کو جس کو اپ مدد کر رہی ہے، چونکہ سوال دریثہ پی تو، اپ کو اپنی زبان سے مفت مترجم سے بات کرنا ہے جس کي 855-710-6984 پر کال کریں.</td>
</tr>
<tr>
<td>Tiếng Việt</td>
<td>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 thống dịch viên, gọi 855-710-6984.</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th>Office of Civil Rights Coordinator</th>
<th>Phone:</th>
<th>855-664-7270 (voicemail)</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 E. Randolph St.</td>
<td>TTY/TDD:</td>
<td>855-661-6965</td>
</tr>
<tr>
<td>35th Floor</td>
<td>Fax:</td>
<td>855-661-6960</td>
</tr>
<tr>
<td>Chicago, Illinois 60601</td>
<td>Email:</td>
<td><a href="mailto:CivilRightsCoordinator@hcsc.net">CivilRightsCoordinator@hcsc.net</a></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>U.S. Dept. of Health &amp; Human Services</th>
<th>Phone:</th>
<th>800-368-1019</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 Independence Avenue SW</td>
<td>TTY/TDD:</td>
<td>800-537-7697</td>
</tr>
<tr>
<td>Room 509F, HHH Building 1019</td>
<td>Complaint Portal:</td>
<td><a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a></td>
</tr>
</tbody>
</table>
Contact Information At a Glance

Benefits Value Advisor (Customer Service) ................................................................. 855-439-3641
Get help with health plan benefits questions, finding a doctor, cost comparison support and more.

24/7 Nurseline .................................................................................................................. 800-299-0274
Talk to a nurse day or night when you have health questions or need to decide where to get care.

Virtual Visits: ..................................................................................................................... 888-676-4204
Speak with a doctor any time from the location that’s convenient for you. You may also visit MDLIVE.com/bcbsil.

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.

Fitness Program .................................................................................................................. 888-762-2583
Access fitness centers where you live, work and travel

Fraud Hotline ...................................................................................................................... 800-543-0867
Calls answered 24 hours a day, seven days a week.

www.bcbsil.com/att

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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