



# Get the most from your benefits

A **Benefits Value Advisor** is like a tour guide, helping to point you in the right direction.

### What can a Benefits Value Advisor (BVA) 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, dental, pharmacy 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
- Help to schedule appointments
- Assist with referrals to clinical staff/programs
- Help with preauthorization

You can also access Provider Finder® to search for a network primary care physician, specialist or hospital. You can estimate the cost of hundreds of procedures, treatments and tests and your out-of-pocket expenses. Log in to your Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account and click on "Doctors and Hospitals." If you haven't registered, go to [bcbsil.com](http://bcbsil.com), click the "Log In" tab and then click the "Register Now" link.

### Which provider will you choose?

The same procedure performed in the same area by different providers can vary greatly in cost.

Estimated cost comparison for brain MRI	
Provider A: \$977**	Provider B: \$3,821**
Estimated cost comparison for a knee replacement	
Provider A: \$15,837**	Provider B: \$58,758**
Estimated cost comparison for a C-section	
Provider A: \$11,156**	Provider B: \$33,751**

### Want to know more? See a video.

You may text keywords (MYBVA) to 33633 on your mobile phone to get more information and be directed to a video.

After texting the number, you'll receive a text that says, "BCBSIL: Get the most out of your health care with Benefits Value Advisor. You may save on out-of-pocket costs. More at <http://bit.ly/benefitsbva>."

\* Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing.

Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

\*\* Allowable in-network cost data from Cook County. Costs are examples and may not be the same for every member's situation.