Dear Valued Member:

Blue Cross and Blue Shield of Illinois (BCBSIL) is pleased to have you as a member.

As a BCBSIL member, you will enjoy access to the largest provider network in the country and an array of health and wellness resources to help you manage your health care and make informed health care decisions.

To Get the Most from Your Health Care Benefit Plan

Be sure to review this Enrollment Guide as well as visit us at www.bcbsil.com/caterpillar where you can create a secure log in to our member portal (Blue Access for MembersSM) described below.

Blue Access for Members – a secure member website

Blue Access for Members (BAM) brings you to BCBSIL’s many online tools and services. After you receive your BCBSIL ID card, go to www.bcbsil.com/caterpillar and follow the simple sign-up instructions. When you register for BAM, you can:

- Check claims status
- Review Explanation of Benefits statements
- Confirm employee and dependent coverage
- Order a replacement ID card or print a temporary card
- Find a doctor or hospital and get driving directions using Provider Finder®
- Use the Cost Estimator tool to research and estimate costs for common health care services and treatments

When you are a BCBSIL member, Customer Advocates who are familiar with your benefits plan are available to answer questions about your benefits as well as provide information about any of the special programs contained in this Enrollment Guide – simply call the toll-free number 1-844-228-2227, which is also located on the back of your ID card.

For 75 years, Blue Cross and Blue Shield of Illinois has been a trusted name in health care benefits. Across the country, nearly one in three Americans count on Blue Cross and Blue Shield Plans to provide reliable, affordable benefit programs and dependable customer service. We look forward to serving you!

Sincerely,

Blue Cross and Blue Shield of Illinois
When you choose the EPO (exclusive provider organization) plan from Blue Cross and Blue Shield of Illinois, you’re choosing to use participating physicians, hospitals and other providers in the PPO network.

As long as you use network providers, you can visit any doctor or any hospital you want and see any specialist without a referral. Plus you don’t have to use a primary care physician (PCP) and you don’t have to file claims. **However, if you use a doctor, hospital or other provider outside the network, your care won’t be covered and you’ll have to pay the full amount for the services.**

To find a contracting doctor or hospital, go to bcbsil.com/caterpillar and use the Provider Finder, or call BlueCard Access at 800-810-BLUE (2583) for help. Once you become a member, you can also call the toll-free customer service number on the back of your member ID card.

**You have a large selection of network doctors and hospitals. Chances are, the doctors and hospitals you want to use are in the network.**
Nearly one in every three Americans has a Blue Cross and Blue Shield product.

**Experience**
Preventive care is essential to maintaining a healthier life, and no one understands this better than Blue Cross and Blue Shield of Illinois (BCBSIL). For more than 75 years, BCBSIL has provided quality health care benefits and services to its members and communities. BCBSIL provides members with programs and support to create customized wellness action plans, make smarter health care choices and help manage their health care.

**Your Journey to Wellness**
Wellness is defined as the state of being healthy in body and mind, especially as the result of deliberate effort. The choices you make each day can affect your health now and in the future. Deciding on the best approach for a healthier lifestyle can be challenging, but it may be easier than you think.

BCBSIL offers access to convenient online tools and resources to help you plan and manage your health care. BCBSIL health care plans include flexible options with the right combination of benefits, choice of providers and access to a wide variety of educational resources. Whether you are trying to improve your health or reach the next level of wellness, BCBSIL is here to help.

Take time to explore what Blue Cross and Blue Shield of Illinois has to offer. The coverage options, tools and resources can help you on your journey to wellness.

**In This Guide**
The following pages include a description of the medical plan and other features and services available to you. In some cases, your employer may be offering you more than one medical plan to choose from. Think carefully about how you and your family will use these benefits. Before you make a decision, consider the services that are covered, provider network, potential out-of-pocket costs and other options.

Blue Cross and Blue Shield of Illinois is a leader in health care benefits.

If you have questions, your employer can provide additional information or direct you to other resources for assistance.
Find what you need at Blue Access for Members\textsuperscript{SM} (BAM)

1. **My Coverage**: Review benefit details for you and the family members 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\textsuperscript{SM} to locate a network doctor, hospital or other health care provider, and get driving directions.

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

6. **Message Center**: Learn about updates to your benefit plan, and receive notification of pending and finalized claims via secure messaging.

7. **Quick Links**: Go directly to some of the most popular pages for information, such as medical coverage, replacement ID cards, manage preferences 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 anytime.

9. **Help**: Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.

10. **Contact Us**: Submit a question and a Customer Service Advocate will respond by phone or through the message center.
Log in to Blue Access for Members℠ (BAM)

Your Online Resource

Would you like to know when your medical claims are paid and the payment amounts? Do you need to confirm who in your family is included under your coverage? BAM, the secure member portal from Blue Cross and Blue Shield of Illinois (BCBSIL), can help. Get immediate online access to health and wellness information, and:

- Check the status of a claim and your claims history
- Confirm the family members who are covered under your plan
- View and print an Explanation of Benefits (EOB) statement for a claim
- Select an option to stop receiving EOBs by mail
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts.
- Locate a doctor or hospital in the network
- Request a new or replacement member ID card or print a temporary member ID card
- Join My Blue Community®, a social network for BAM members

It’s easy to get started

1. Go to bcbsil.com/caterpillar.
2. Click the Already a Member? tab. Then click the Register Now button in the BAM section.
3. Use the information on your BCBSIL ID card to complete the registration process.
Be Smart. Be Well.

You can increase your odds of living better and living longer by making smart health and safety choices.

Be Smart. Be Well. is a unique Web site dedicated to helping you be safe and healthy. Be Smart. Be Well. features engaging video documentaries of the personal lessons learned by real people. The goal of Be Smart. Be Well. is simple: to give you the information and resources you need to make an immediate and positive impact on your everyday life.

Highlights of the site include:

- Simple steps you can take to live healthier
- Links to useful resources
- Information provided by medical professionals
- Timely newsfeeds from national media

Numerous health and safety topics including mental health, childhood obesity, drug safety and caregiving are presented on the site. New topics are continually added.

Be Smart. Be Well. is sponsored by Health Care Service Corporation, the largest customer-owned health insurer in the United States, with more than 12 million members in its Blue Cross and Blue Shield Plans in Illinois, New Mexico, Oklahoma and Texas.

Be sure to join the daily discussion on Twitter at twitter.com/bsbw and visit us on YouTube at www.youtube.com/besmartbewell.


where awareness and prevention meet

be smart. be well.

Caregiving    Childhood Obesity    Drug Safety

BlueCross BlueShield of Illinois
BlueCross BlueShield of New Mexico
BlueCross BlueShield of Oklahoma
BlueCross BlueShield of Texas


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

This information is not intended to be a substitute for professional medical advice. If you are under the care of a doctor and receive advice contrary to this information, follow the doctor's advice. See your doctor if you are experiencing any symptoms or health problems.
Blue Access Mobile℠

Blue Access Mobile brings convenient, secure access to your mobile phone.

From your mobile phone Web browser, you can:

- Register or log in to your secure member site – Blue Access for Members℠ – to view coverage details, access or request identification (ID) cards, check claims status, manage your user profile, use the Message Center and view health and wellness information
- Download the Find Doctor app to find an in-network doctor, hospital or urgent care facility.
- Sign up for text or email notifications, tips and reminders
- Access Health Care Reform and Health Care 101 to view general health insurance information and terminology
- Shop for insurance and get a quote before applying
- Locate Blue Cross and Blue Shield of Illinois (BCBSIL) contact information

It is easy to experience Blue Access Mobile. Simply go to bcbsil.com from your mobile phone Web browser.

There is no registration required to access the mobile site. However, BCBSIL members must enter their user name and password to log in to Blue Access for Members.

bcbsil.com/mobile
Blue Distinction®
For hospitals with expertise in specialty care

Blue Distinction is a designation awarded by the Blue Cross and Blue Shield companies to hospitals that have demonstrated expertise in delivering clinically proven specialty health care. Its goal is to help consumers find specialty care on a consistent basis, while enabling and encouraging health care professionals to improve the overall quality and delivery of care nationwide.

**Blue Distinction Centers for Cardiac Care®**
Provides a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery.

**Blue Distinction Centers for Transplants®**
Transplant program that provides services, such as global pricing, financial savings analysis, and global claims administration and support services.

**Blue Distinction Centers for Complex and Rare Cancers®**
Inpatient cancer care programs for adults, including those treating complex and rare subtypes of cancer, delivered by multidisciplinary teams with subspecialty training and distinguished clinical expertise, focus on treatment planning and complex, major surgical treatments.

**Blue Distinction Centers for Knee and Hip Replacement℠**
Provides inpatient knee and hip replacement services, including total knee and total hip replacement surgeries.

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

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Use the Blue Distinction Center Finder.

- Go to bcbsil.com/caterpillar
- Select the Provider Finder® tool and search for hospitals
- To find a Blue Distinction center near you, search by designated area of specialty and state
Health concerns don’t always follow a 9-to-5 schedule. Fortunately, registered nurses are on call at (800) 299-0274 to answer your health questions, wherever you may be, 24 hours a day, seven days a week.

The 24/7 Nurseline’s registered nurses can understand your health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care, family care and more.

When should you call?
The toll-free Nurseline can help you or a covered family member get answers to health problem questions, such as:

- Asthma, back pain or chronic health issues
- Dizziness or severe headaches
- High fever
- A baby’s nonstop crying
- Cuts or burns
- Sore throat

Plus, when you call, you can access an audio library of more than 1,000 health topics—from allergies to women’s health—with more than 600 topics available in Spanish.

Note: For medical emergencies, call 911 or your local emergency services first. This program is not a substitute for a doctor’s care. Talk to your doctor about any health questions or concerns.

*The 24/7 Nurseline is not available to HMO members.

Get the information you need, just when you need it.
Blue365®
A Discount Program for Members

Blue365 is just one more advantage of being a Blue Cross and Blue Shield of Illinois (BCBSIL) member. With this program, you can save money on health care products and services that are most often not covered by your benefit plan. There are no claims to file and no referrals or pre-authorizations.

Blue365 has a range of new features and greater discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Once you register on the Blue365 website at blue365deals.com/BCBSIL, you will receive weekly “Featured Deals,” which offer additional discounts from leading health companies and online retailers that are available for a short period of time.

Davis VisionSM’
877-393-8844
Save on eyeglasses as well as contact lenses, laser vision correction services, examinations and accessories. For a list of Davis Vision providers near you, go to bcbsil.com/caterpillar, click Find a Doctor then select Find a Vision Provider. The Davis Vision network consists of major national and regional retail locations as well as independent ophthalmologists and optometrists. You and your eligible dependents can receive discounts on laser vision correction services through the TLC/TruVision network.

Jenny Craig®
877-JENNY70 (877-536-6970)
Let Jenny Craig help you reach your weight-loss goals. Your consultant will help you find the program that fits your life. Experience the Jenny difference with discounts to the Jenny As You Go monthly program or the Jenny All Access yearly membership program.

Procter & Gamble (P&G) Dental Products
Get savings on dental packages containing the latest in Oral B® power toothbrushes and Crest® products. The dental packages from P&G can help you improve the health of your teeth and gums. Packages may contain items such as an electric toothbrush, mouth rinse, floss and more.

TruHearing®
800-687-4617
TruHearing customers save on average $890 per hearing aid compared to national retail prices. Each purchase comes with a 45-day money-back guarantee, a three-year warranty and 48 free batteries per hearing aid. Plus, get personal service when you visit one of TruHearing’s professional hearing care providers near you.
Our HMOs have been awarded an Excellent Accreditation from the National Committee for Quality Assurance (NCQA). This accreditation level is awarded to plans that demonstrate levels of service and clinical quality that meet or exceed NCQA’s rigorous requirements for consumer protection and quality improvement. The NCQA results are publicly reported in five categories:

• Access and Service       • Qualified Providers       • Staying Healthy       • Getting Better       • Living with Illness

Seattle Sutton’s Healthy Eating®
800-442-DIET (800-442-3438)
Save on these freshly prepared, calorie-controlled meals designed to help with weight loss and managing certain health problems. Depending on your location, you can have Seattle Sutton’s Healthy Eating deliver your food or you can pick up your meals at a neighborhood location. Bon appetit!

Reebok
A trusted brand for more than 100 years, Reebok develops top athletic equipment for people everywhere, from professional athletes to kids playing soccer. Its wide selection of training equipment, workout apparel, fan gear and more makes it easy to look good and feel great knowing you’re using some of the best shoes, apparel and accessories in the world. Enjoy 20 percent off plus free shipping on your entire Reebok.com order.

SeniorLink Care™
It’s important to find skilled, compassionate care for the elderly individuals we love – but it’s not always easy. With SeniorLink Care you’ll find just the right level of expert support to help your aging family members or friends lead fulfilling and comfortable lives. From coordinating care to assisting caregivers, SeniorLink connects seniors and their families to the programs and services they need most. Save on a three- or 12-month membership.

BodyMedia®
Enjoy 21 percent off a BodyMedia armband in order to automatically and accurately track your calories around the clock, helping you lose weight, stay active and lead a healthier life. The armband collects 5,000 data points per minute from four different sensors. Using a computer, you can upload the data and log your food for a complete picture of calories, activity, steps and sleep.

Life Time Fitness®
Life Time Fitness offers a total health fitness experience no matter your fitness level, interests, schedule or budget. For new members, Life Time Fitness offers a $0 enrollment fee when you sign up online.*

The relationship between these vendors and Blue Cross and Blue Shield of Illinois (BCBSIL) is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.
*Proof of Blue Cross and Blue Shield of Illinois coverage is needed. The $0 enrollment fee offer is only for new members who enroll online at blue365deals.com/BCBSIL. A $35 administrative fee applies to all memberships. Monthly dues and taxes may also apply. Members’ prices, dues and fees may change at any time. Other rules may apply. Always check with the Life Time Fitness club in your area for the most up-to-date offer.

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. Please 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 your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program’s services or products. You may want to talk to your doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.
Well onTarget®

A New Way to Experience Wellness

Well onTarget offers personalized tools and resources to help all members—no matter where you may be on the path to health and wellness.

Well onTarget is designed to give you the support you need to make healthy choices. All while rewarding you for your hard work.

**Well onTarget Member Wellness Portal**
The heart of Well onTarget is the member portal, available at wellontarget.com. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- **onmytime Self-directed Courses**
  Online courses let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, weight management, tobacco cessation and stress. Track your progress as you make your way through each lesson. Reach your milestones and earn Life Points.

- **Health and Wellness Content**
  Health library teaches and empowers through evidence-based, user-friendly articles.

- **Tools and Trackers**
  Interactive tools help keep you on course while making wellness fun. Use food and workout diaries, health calculators and medical and lifestyle trackers.

**onmyway™ Health Assessment (HA)**
The HA features adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. The confidential record offers tips for living your healthiest life. Your answers will be used to tailor the Well onTarget portal with the programs that may help you reach your goals.

Well onTarget is a registered mark of Health Care Service Corporation, a Mutual Legal Reserve Company.
Onlife Health is an independent company that provides wellness services for the Well onTarget program. * onmyway is registered mark of Onlife Health. ** Life Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. Your company may have additional reward programs in place to encourage you to take advantage of certain preventive care and wellness activities or for making healthy changes. Check your employee benefits. *** The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Life Points Program**
Life Points will help motivate you to maintain a healthy lifestyle. Earn points by taking part in wellness activities. Points can be redeemed in the new online shopping mall. Real-time granting of points lets you instantly use your points. To earn a larger reward, you can add to your point total at checkout.

Fitness Program***
Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 8,000 participating gyms on hand, you can work out at any place or at any time. Choose one gym close to home and another near your office. Other program perks are:

- No long-term contract required. Membership
  is month to month. Monthly fees are $25 per month per member, with a one-time enrollment fee of $25.
- Automatic withdrawal of monthly fee.
- Online tools for locating gyms and tracking visits.
- Access to discounts through a nationwide Complementary and Alternative Medicine (CAM) network of 40,000 health and well-being providers such as massage therapists, personal trainers and nutrition counselors.

Sign up for the Fitness Program today!
Call toll-free at 888-762-BLUE (2583), Monday through Friday, 8 a.m. – 9 p.m. in any continental U.S. time zone.

To access the Well onTarget member portal, go to wellontarget.com.
Questions about the program? Call Customer Service at 877-806-9380.
Make Your Fitness Program Membership Work for You!

Fitness can be easy, fun and affordable. Well onTarget makes it possible with the Fitness Program.

Available exclusively to members and their covered dependents (age 18 and older), the Fitness Program provides:

- **Flexible membership**, no long-term contract required. Enroll for a one-time fee of $25 and $25 per member per month.*

- **Unlimited access** to a nationwide network of more than 8,000 participating fitness centers.

- **Online fitness center locator** and views of your fitness center visits online.

- **Easy online enrollment**; automatic monthly payment withdrawal.

- **Access to discounts** through a nationwide Complementary and Alternative Medicine (CAM) network of 40,000 health and well-being providers such as massage therapists, personal trainers and nutrition counselors.

Are you ready for fitness?
Enroll today online by logging in to Blue Access for MembersSM (BAM) at bcbsil.com/caterpillar. Prefer to sign up by phone? Call 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone.

Well onTarget is a registered mark of Health Care Service Corporation, a Mutual Legal Reserve Company.
The one-time enrollment fee and monthly membership fee for the Fitness Program are both subject to applicable taxes.

The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers.

Make new friends, take a class and try something new! Join the Fitness Program today. Log into Blue Access for Members or call 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone.

It’s easy to sign up.

1. Go to bchsil.com/caterpillar and log in to BAM.

2. Under Quick Links, choose Fitness Program. On this page you can enroll, search for fitness centers near you by zip code and learn more about the program.

3. Click Begin Enrollment, 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 your temporary Fitness Program membership card. You will receive your official card by mail in a few weeks.

5. Visit a facility today!

* The one-time enrollment fee and monthly membership fee for the Fitness Program are both subject to applicable taxes.

The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.
Sometimes managing your health requires more than doctor visits, lab tests and prescriptions. Blue Cross and Blue Shield of Illinois, a division of Health Care Service Corporation, offers the following resources through Blue Care Connection, a program to help you and your covered family members reach your health and wellness goals.

- **Fitness Program** – Take advantage of a discounted gym membership to a nationwide network of fitness centers
- **24/7 Nurseline** – Around the clock, toll-free access to registered nurses for health information
- **Utilization Management** – You and your doctor can obtain information about your benefits and easily navigate the health care system to help you maximize your benefits for covered services
- **CCEI® Care Coordination and Early Intervention** – If you are in the hospital, a care management specialist may call to help coordinate special care you might need when you get home
- **Health Education and Support** – There are tutorials on more than 170 health topics available online or by mobile device through your Blue Care Advisor. Many tutorials are available in Spanish as well
- **Healthy Tips by Text** – Receive secure text messages on such topics as diabetes prescription drug reminders, blood sugar reminders, coronary artery disease care management and diet tips, as well as exercise and fitness tips
- **Special Beginnings®** – Maternity program offering expectant mothers ongoing support and education from prenatal to postpartum care, including convenient online and mobile tools and educational materials
- **Case Management** – Case managers, registered nurses with specialized training and clinical experience, help you navigate complex medical situations and access the services you need
- **Behavioral Health** – Licensed behavioral health professionals help you access services and offer support with co-existing medical conditions and disorders such as anxiety, depression, etc.

*These resources can help you plan and manage your health, but they do not replace the care of a doctor. To get the most out of the Blue Care Connection program, discuss the health information you receive with your doctor.*
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. As a member of Blue Cross and Blue Shield of Illinois (BCBSIL), this fraud may cause you to face rising premiums, increased copayments and deductibles, and the elimination of certain benefits.

Don’t Be a Victim
In addition to losing money through fraud, members may also experience physical and mental harm as a result of health care fraud schemes in which a provider performs unnecessary or dangerous procedures.

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.

Commonly identified member schemes include:

• 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 Abuse and 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.

Fraud increases costs and decreases benefits.
Fighting Fraud

BCBSIL offers these tips:

- Know your own benefits and scope of coverage.
- Review all Explanation of Benefits (EOB) forms. 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 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 employer will be charged for.
- Ask your doctors exactly what tests or procedures they want you to have and why. Ask why the tests or procedures 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 utilization via the BCBSIL website or your Pharmacy Benefit Manager (PBM). Make sure the medications billed to your insurance are accurate.
Our Special Investigations Department is one of the most effective in the industry.

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 and a fraud awareness training program are 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.

Three 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 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 can be completed and sent 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