



BlueCross BlueShield of Illinois

AT&T Member Information Guide 2026



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 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/member/bcbsil-app.

Welcome to Blue Cross and Blue Shield of Illinois

We are so glad 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 so you can live a healthier life. Be sure to call a Benefits Value Advisor (Customer Service) if you have any questions. We're here to help you!



Benefits Value Advisor

A BVA is like a tour guide.¹ They can point you in the right direction. One call can put you on course to get the most from your benefits.

You'll get guidance about benefits, such as medical, behavioral health and other available coverage. You only need one call to get support.

BVAs can also help you:

- Maximize your benefits.
- Get cost estimates.
- Schedule appointments.
- Request referrals for care.
- Obtain prior authorization.

Contact us.

Call the Customer Service number on your member ID card before your next procedure.²

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 MembersSM at **bcbsil.com/att**. If this is your first visit, register for BAMSM 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:

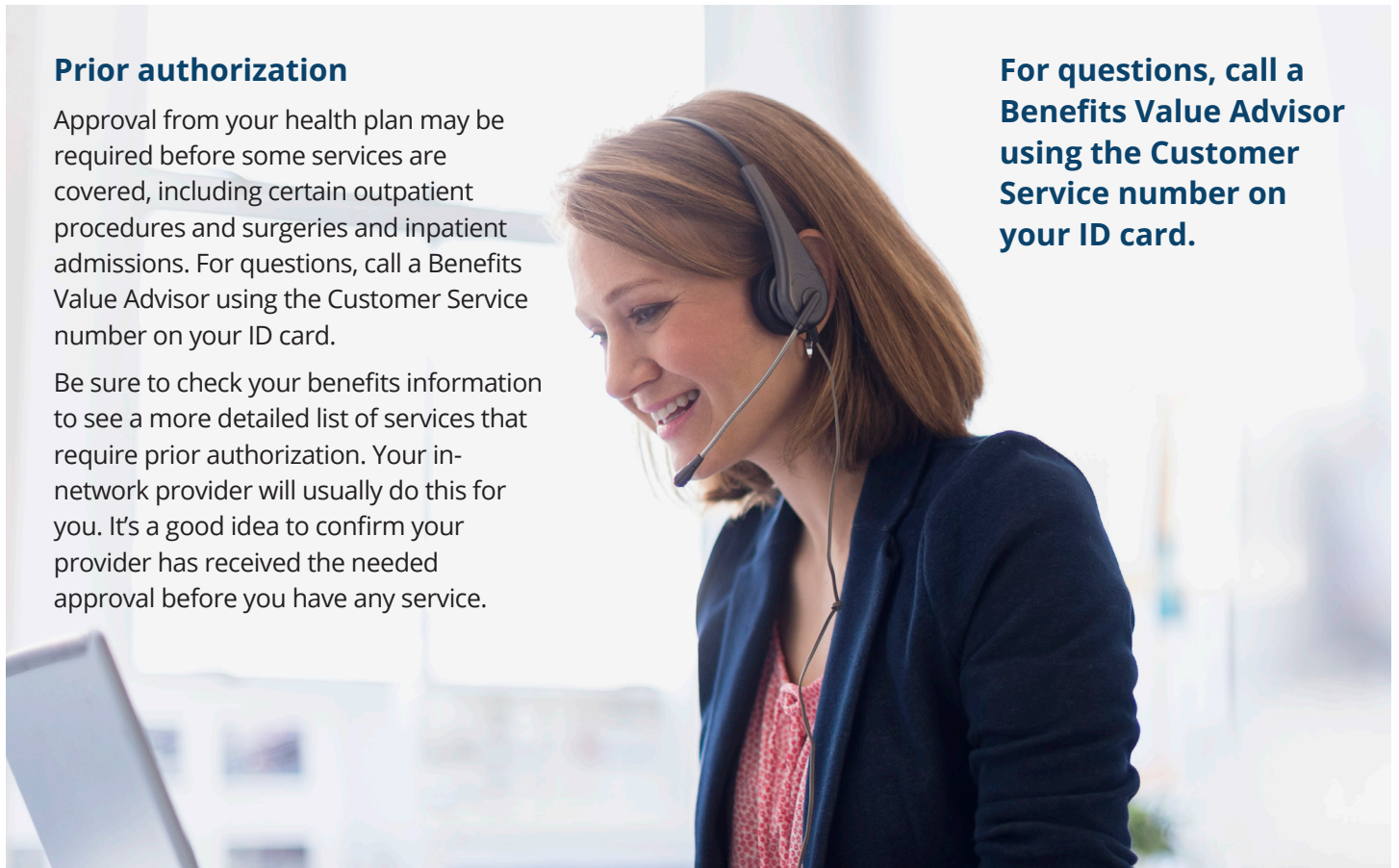
1. Download the app by texting **BCBSILAPP** to **33633**.³ Then, log in or register an account.
2. From the app dashboard, tap the **Contact Us** link and then tap **Start a Live Chat**.

Prior authorization

Approval from your health plan may be required before some services are covered, including certain outpatient procedures and surgeries and inpatient admissions. For questions, call a Benefits Value Advisor using the Customer Service number on your ID card.

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 your provider has received the needed approval before you have any 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/member/bcbsil-app.

A woman with dark hair tied in a bun, wearing a light-colored long-sleeved shirt and jeans, is smiling and looking down at a document she is holding. The document appears to be a form or a booklet with various sections and text. The background is a softly lit interior space with a fireplace and some decorative items.

Your ID card

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

Your ID card also includes benefit plan details, such as deductible and out-of-pocket maximum amounts. Keep important information — including your ID card — on your phone by downloading the app. Text **BCBSILAPP** to **33633**.

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.

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 to lose weight, improve your blood pressure and more.

Track your progress.

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.

BCBSIL wants every member to live their healthiest life. That's why your health benefits include tools to 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.

Connect with a health advisor.

Your health plan includes support for you and your covered family members. Tap into knowledge of 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 coach.
- Redeem points for gift cards.

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.

Fitness Program

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.¹

Base	Core	Power	Elite	Pro	Signature	Premier
\$19/mo	\$29/mo	\$39/mo	\$129/mo	\$159/mo	\$199/mo	\$239/mo
3,500+ Standard Gyms [†]	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000+ Standard (Luxury Gyms differ by tier, 180+ Available) [†]			
\$19 enrollment fee						
Digital Content Only: Video and Live Stream (\$10/mo)						

[†] Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Flexible gym network: A choice of gyms to fit your budget and preferences.

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 bcbsil.com/att and log in to **Blue Access for Members**.
2. Select **My Health** in the navigation bar and then **Wellness**. Scroll down to the Fitness Program section and click **Learn More**.
3. Complete the registration form.
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.
5. Visit a fitness location today!

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.

Explore these features.

Mobile app: Allows members to access location search, 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. Redeem your points for gift cards.³

Web resources: Go online to find fitness locations and track your visits.

Try 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.

1. Individuals must be 18 years old to purchase a membership. Dependents ages 16 to 17 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 log in and join through the primary member's account as an "additional member."

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

3. 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.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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 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 misuse

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

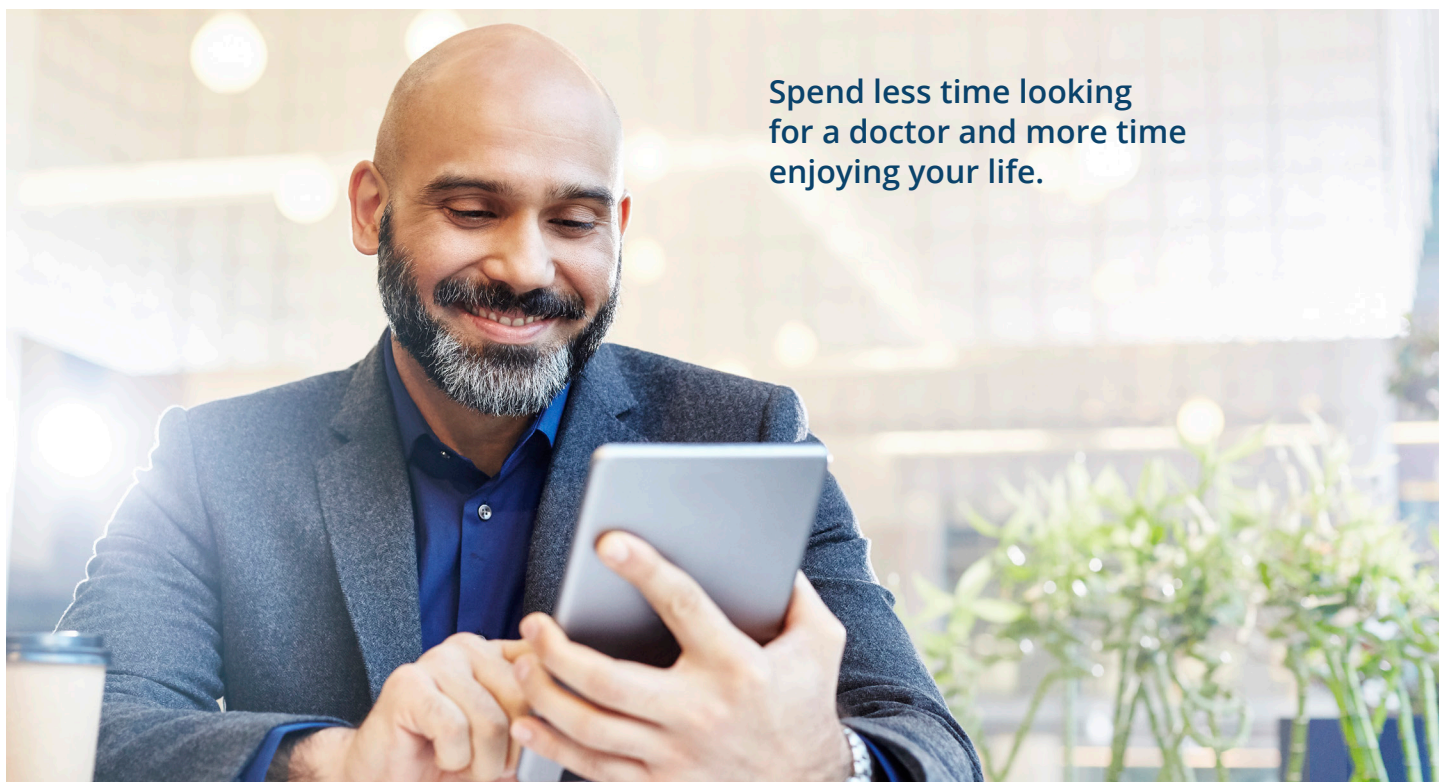
Start your path to a healthier mind and a more balanced life. Take the first step today.

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 **855-439-3641** to find resources and learn more about your integrated benefits.

Provider Finder



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 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 Total Care (more details on page 12).
- 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, click **Log In** and follow the steps to register.

Manage your benefits.

Once you register and log in, BAM allows you to:

- 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.
- Opt out of receiving printed copies in the mail.
- Request a replacement or additional ID card and print a temporary one.

Use the 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 your preferences.

- Go to bcbsil.com/preferences or
- Text **MYINFOIL** to **33633** for a link*

Get help via live chat.

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

BlueCross BlueShield
of Illinois

[Home](#) [Coverage](#) [Doctors and Hospitals](#) [Health and Wellbeing](#) [Tools and Resources](#) [Forms](#) [Contact Us](#) [Log In](#)

Go Mobile With Blue

Find an in-network doctor, access your claims, coverage and deductible information or get a temporary digital member ID card.

[Download our mobile app](#)

* Message and data rates apply. Terms, conditions and privacy policy are at bcbsil.com/member/bcbsil-app.

Navigating your benefits has never been easier.

 **BlueCross BlueShield**
of Illinois

PPO+  Messages  My Account  

 Dashboard  Claims  Coverage   Spending  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 >](#)

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	 Partially Paid 
 North Shore Medical Center	\$40.00	June 20, 2024	June 22, 2024	 Partially Paid 
 Walgreens #228645	\$20.00	May 10, 2024	May 12, 2024	 Partially Paid 
 Dermatology Specialists	\$40.00	April 1, 2024	April 3, 2024	 Partially Paid 
 Chicago Medical	\$40.00	June 20, 2024	June 22, 2024	 Partially Paid 

1

Dashboard – See your family's claims and health care spending at a glance, order an ID card, 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.

Blue Cross and 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. With the Blue Cross and Blue Shield Global Core program, you have access to doctors, hospitals and other health services in nearly 200 countries and territories around the world.

Travel with confidence.

- 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 and Blue Shield Global Core Service Center 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, hospital or medical services.** An assistance coordinator, with the help of a medical professional, will arrange a doctor's appointment or hospital stay.
- **You need inpatient care.** After calling the Service Center, call Customer Service at the number on your member ID card. This number is different than the Blue Cross and Blue Shield Global Core Service Center number.

Blue Cross and Blue Shield Global Core is there if you need medical care in a foreign country.

Payment information

In most cases, you should not be required 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.

Doctors and non-participating hospitals

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

Claim filing

The hospital will file your claim if the Blue Cross and 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 and 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.



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. The Centers have a record of providing proven, effective care across many specialties.

Blue Distinction® Center for Bariatric Surgery

Postoperative care, follow-up and patient education

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 Knee and Hip Replacement

Inpatient knee and hip replacement surgeries and services

Blue Distinction® Center for Maternity Care

Childbirth services, including both vaginal and cesarean deliveries

Blue Distinction® Center for Spine Surgery

Spine surgery services, including discectomy, fusion and decompression procedures

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 more than 2,600 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 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.





Get to Know Your Explanation of Benefits

Your **Explanation of Benefits** helps you understand when and how we process your claims. It gives you a detailed look at the covered services and how much you may owe your provider after we apply your benefits.

Page-one basics.

- A.** Find your policy ID.
- B.** Choose how you want to get your EOB.
- C.** Find resources if you need more help.

**BlueCross BlueShield** of Illinois
PO Box 660603
Dallas, TX 75266-0603

John Smith
1234 Cedar Road
APT #2
Any Town, IL 12345

Sample

EXPLANATION OF BENEFITS

Access Your Health Care Info Online
Did you know you can opt-in to receive EOBs and other health care related info digitally in 4 easy steps? Here's how:

- Log in to **Blue Access for MembersSM** bcbuil.com
- Go to My Account
- Choose Profile and Preferences
- Click or tap Go Paperless

Text* BCBSILAPP to 33633
to download the mobile app.

Have questions about this EOB?
Customer Advocates are here to help!
1-800-409-9462

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
Health Care Fraud: www.bcbuil-fraud.ethicspoint.com
Health care fraud affects us all by causing higher health care costs. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Illinois (BCBSIL), please contact us. All reports are confidential and may be made anonymously. To make a report, go to www.bcbuil-fraud.ethicspoint.com. To learn more about health care fraud, go to www.bcbuil.com/sid.

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. Individual policies may vary.
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 bcbuil.com/mobiletext-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.
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248430.0225

CLAIM DETAIL (1 OF 1)

PATIENT: JOHN SMITH

PROVIDER: RALPH JOHNSTON M.D.

CLAIM #: XXXXXXXXXXXXX

Sample

DATE PROCESSED: 06/20/2024

SUBSCRIBER INFORMATION

GROUP NAME

Member ID#: XXXXXXXXX777V Group #: 000012345
Customer Advocates are here to help! 800-XXX-XXX-XXXX

Amount Billed	\$7,850.00
Discounts and Reductions	- \$3,930.00
Health Plan Responsibility	- \$2,219.00
Paid from your HCA Account	- \$0.00
You may owe your health care provider for these services	\$1,701.00

YOUR BENEFITS APPLIED						YOUR RESPONSIBILITY				
Service Description	Service Dates	Amount Billed	Discounts and Reductions	Amount Covered (Allowed)	Health Plan Responsibility	Deductible Amount	Copay Amount	Coinsurance	Amount Not Covered	Your Total Costs
Surgical Charges	04/04/2024	4,000.00	(1) 1,800.00	2,200.00	960.00	1,000.00		40.00		240.00
Recovery Room	04/04/2024	900.00	(1) 410.00	490.00	392.00			98.00		98.00
Med/Surg Supplies	04/04/2024	300.00	(1) 140.00	160.00	128.00			32.00		32.00
Med/Surg Supplies	04/04/2024	100.00							(2) 100.00	100.00
Laboratory Services	04/04/2024	1,200.00	(1) 820.00	380.00	304.00			76.00		76.00
Laboratory Services	04/04/2024	400.00	(1) 270.00	130.00	72.00		50.00	8.00		58.00
MRI Outpatient	04/04/2024	950.00	(1) 490.00	460.00	363.00		15.00	82.00		97.00
CLAIM TOTALS		\$7,850.00	\$3,930.00	\$3,820.00	\$2,219.00	\$1,000.00	\$65.00	\$536.00	\$100.00	\$1,701.00

Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06/20/24

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

- 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.
- 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.

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 - Benefit Period: 01-01-24 Through 12-31-24 To date this patient has met \$2,900.00 of her/his \$2,900.00 Out-of-pocket Expense.

Benefit Period: 01-01-24 Through 12-31-24 To date \$3,870.78 of the Family \$5,800.00 Out-of-pocket Expense has been met.

241938.0225

Page two details.

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

YOUR BENEFITS APPLIED – This section shows the care you received and how it's covered.

- G.** Amount billed is the total amount your provider billed us for your care.
- 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.

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

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

* Message and data rates may apply. See terms and conditions and our privacy policy at bcbsil.com/member/bcbsil-app.

O. Your total costs details the amounts shown in O², and is the sum of your copay, deductible and coinsurance. You may owe less if your provider collected any of these payments up front. It also includes amounts not covered by your health plan (N). It does not include charges that an out-of-network provider may bill you. If your benefits feature a Health Care Account, or other Health Savings Account, payments from those accounts will be reflected in this line (O³). HCAs and HSAs do not apply to all benefit plans.

Get more information.

Your EOB may detail:

- J².** 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.** Any discounts and reductions (H) or amounts that aren't covered (N).
- Q.** Your yearly out-of-pocket totals so you'll know when your patient cost-shares are met.

EOB samples are for illustrative purposes only. Not all EOBs are the same. The format and content of an EOB depends on your benefit plan and the services provided.

Health Insurance Fraud

Don't be a victim.

Here are some common schemes involving providers.

Misrepresented 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 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) billions of dollars each year. This may result in rising premiums, increased copayments and deductibles and the elimination of certain benefits.



Here are some common schemes involving 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

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. Know what you can and cannot be balance-billed (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.

We also encourage you to report any suspected incidence of fraud. Call our Health Care Fraud Hotline, complete a form online or send us a note in the mail. Suspicions about 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

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 to SID at:

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

Hinge Health

Enjoy 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 at home. 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.

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

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide an online musculoskeletal program 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.



A Discount Program to Help You Save Money



Blue365 is just one more advantage you get as a member of BCBSIL. With this program, you can save money on health and wellness products, along with services from top retailers that aren't 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.

Here are some of the ongoing deals offered through Blue365.

EyeMed® | Davis Vision®

Save on eye exams, eyeglasses, contact lenses and accessories. Enjoy access to national and regional retail stores and local eye doctors. You may even be able to save on laser vision correction.

TruHearing® | Beltone™ | Start Hearing

Plug into savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

Dental SolutionsSM

Use your dental discount card to access discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.*

Sun Basket | Nutrisystem®

Reach your weight loss goals with savings from leading programs. Trim costs on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at blue365deals.com/bcbsil.

Blue365

Fitbit®

Customize your workout routine with Fitbit's family of trackers and smartwatches. Each is designed to fit with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

Reebok | SKECHERS®

For more than 100 years, Reebok has outfitted everyone from professional athletes to kids who play soccer. Now you can save 20% on select models from the iconic brand. Plus, save 30% on men's and women's award-winning styles from SKECHERS and get free shipping on all online orders.

InVite® Health

Score quality vitamins, supplements and educational resources. Their health care experts can help you select the right products for you at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements.

Livekick

Explore the future of private fitness. Choose training or yoga via live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions you can do from home, your gym or 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 course. Apply mindfulness to reduce stress, eat healthier, relieve chronic pain, and enjoy the benefits of yoga and Qigong movements and more.

**For more great deals or to
learn more about Blue365,
visit blue365deals.com/bcbsil.**



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.

* 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 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.

Your Health Counts



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

If you're not having a medical emergency, knowing all your options for care may help save you time and money. You have choices for where you get non-emergency care. 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 doctor's office may be the best place to start. Health exams, routine shots, colds, flu and minor injuries are all good reasons to see your care provider. 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.

Your health counts

Freestanding ER vs. urgent care center

Freestanding ERs look a lot like urgent care centers, but may not be affiliated with an in-network hospital. You could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

If you need emergency care, call **911** or seek help from any doctor or hospital immediately.

Many health care providers offer telehealth appointments. Ask your preferred provider if they do and if it is appropriate for your condition(s).

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

	Average costs	Average wait times	Examples of health issues	
Your doctor's office Your doctor knows your medical history best	\$	check with office	- Fever, colds and flu - Sore throat - Minor burns - Stomach ache	- Ear or sinus pain - Physicals - Shots - Minor allergic reactions
Retail health clinic Convenient, low-cost care in stores and pharmacies	\$	check with clinic	- Infections - Cold and flu - Minor injuries or pain - Shots	- Flu shots - Sore and strep throat - Skin problems - Allergies
Urgent care clinic Immediate care for issues that are not life-threatening	\$\$	often less than ER	- Migraines or headaches - Cuts that need stitches - Abdominal pain	- Sprains or strains - Urinary tract infection - Animal bites - Back pain
Hospital emergency room For serious or life-threatening conditions	\$\$\$	varies	- 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.

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

Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language 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, you can file a grievance with:

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

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

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

US Dept of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal:
ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms:
hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.

Important information

中文 Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિયલ સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yánilti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hólq. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áá jiik'eh hólq. Kohjí' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
فارسی Farsi	توجه: اگر فارسی صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره 855-710-6984 (تله‌تایپ: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.



BlueCross BlueShield
of Illinois

Contact information

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

Fitness Program.....888-762-BLUE (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.

bcbsil.com/att

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