

Learn more about your plan.

Make the Most of Your Blue Cross and Blue Shield of Illinois Plan.

Now that you have your 2019 Blue Cross and Blue Shield of Illinois (BCBSIL) plan, here are some tips to help you make the most of your health coverage this year.

Knowledge is key.

- Know What's Covered
 - Keep this book handy
 - Check your plan when you schedule visits, tests or procedures
- Know Where to Go
 - Remember, you may save time and money by visiting retail clinics and urgent care centers when it's not an emergency
 - Go to the nearest ER for serious injuries or illnesses, and life-threatening symptoms

Know the Costs

- Deductibles
- Copays and/or coinsurance
- Out-of-pocket maximum



Visit bcbsil.com/insurance-basics for more details.

Blue Access for Members[™] (BAM[™])

The gateway to help manage your personal health information.



Log in and look.

Go Paperless: Choose to receive paperless Explanation of Benefits (EOB) and other policy documents

You can also:

- · Find doctors and hospitals
- · Print a temporary ID card
- Order a replacement ID card
- View your benefits
- · Check your claims
- · View and pay premiums
- · Use our online tools



Registering for your BAM account is easy

- 1. Visit bcbsil.com/member
- 2. Select "Log In To My Account" from the large center banner
- 3. Select "Register Now"
- 4. Use the information on your member ID card, your ZIP Code and your email address to complete the registration process
- * Note: BCBSIL makes no representation or warranty with respect to the accuracy or completeness of information on BAM. The information on BAM is based on information provided by you and claims received by BCBSIL, which information has not been independently verified.



Download the BCBSIL App

Carry your health plan with you wherever you go:

- · Look up your member ID
- Find providers in your network
- · Check your benefits
- Track your claims

To download the app, go to Google Play[™], Windows® Store or the App StoreSM or text** BCBSIL to 33633.

** Message and data rates may apply.

Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging.

Using SmartER Care[™] Options

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



		Average Costs	Average Wait Times	Examples of	Health Issues
	Your Doctor's Office Your doctor knows your medical history best	\$	18 minutes ²	Fever, colds and fluSore throatMinor burnsStomach ache	Ear or sinus painPhysicalsShotsMinor allergic reactions
	24/7 Nurseline	¢	29 seconds	Registered nurses are on call to answer your health questions 24 hours a day, seven days a week, in English or Spanish	
Ž	Virtual Visits Have a live doctor visit by phone or video 24 hours a day, 7 days a week ¹	\$	20 minutes ²	AllergiesAsthmaColds and flu	Ear infectionsAnxiety or depressionStress management
	Retail Clinic Convenient, low-cost care in stores and pharmacies	\$	15 minutes	Minor injuries or painFlu shotsSkin problems	Colds and fluSore and strep throatAllergies
	Urgent Care Center Not an emergency but needs immediate attention	\$\$	16-24 minutes ³	Migraines or headachesCuts that need stitchesSprains or strains	Animal bitesBack pain
0.0	Emergency Room For serious or life-threatening symptoms	\$\$\$	4 hours, 7 minutes ⁴	 Chest pain, stroke Seizures Head or neck injuries Sudden or severe pain Heart attack 	 Fainting, dizziness, weakness Uncontrolled bleeding Problem breathing Broken bones

Helpful SmartER Care Tips

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.

Estimate Treatment Costs: Before going for non-emergency care, log in to Blue Access for Members to see if you can compare costs.

Know How to Tell Urgent Care Centers and Freestanding ERs Apart

Freestanding ERs:

- Have the word "Emergency" in their name or on the building
- Are not attached to and may not be affiliated with a hospital
- Bill separately for the ER and the doctor, even if the care you need is minor

Knowing this now may help you save on future non-emergency care costs. Find urgent care centers⁵ near you by texting⁶ URGENTIL to 33633 and then entering your ZIP Code.

- 1 Virtual visits may not be available on all plans. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.
- MDLIVE, a separate company, operates and administers the virtual visits program for Blue Cross and Blue Shield of Illinois and is solely responsible for its operations and for those of its contracted providers.
- 2 Vitals Annual Wait Time Report, 2017.
- 3 Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.
- 4 Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.
- 5 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.
- 6 Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.

Provider Finder®

Easily search for physicians, specialists and hospitals in your plan's network.

Seeing providers in network helps you get the most from your benefits. Your out-of-pocket costs may be lower when you see in-network providers. Going to in-network hospitals may make a big difference in your costs too.



Check before any visit.*

- Search for cost estimates for up to 1500 procedures
- · Compare doctors and hospitals
- Get information on providers
- Get directions to provider locations
- · Find out some wait times
- See awards and recognitions
- Read and write reviews
- See what languages the doctor speaks



- 1. Visit bcbsil.com
- 2. Log in to BAM, go to the "Doctors and Hospitals" tab and click "Find a Doctor"
- Search by network, doctor, hospital or area to find the most up-to-date listing of health care providers for your plan's network

Get ready before you see your doctor.

Notes can help you make the best use of your time with your doctor. Bring a pen and paper to your visit and take notes.

Here is what your visit notes could include:

A list of symptoms:

- When did your health concern start?
- · Where does it hurt?
- · How badly does it hurt?
- Does it get better or worse with activity?
- · Does rest help?
- Does what you eat have an effect?

Your health history:

- Past illnesses, injuries, diseases, allergies
- · Your family's health history

Your list of questions:

- · Questions you know ahead of time
- Questions that pop up as you talk with your doctor

Current medication:

- · A list of drugs, OR
- Prescription and over-thecounter containers

Records:

- Records from previous tests or procedures, including X-rays
- Written test results and surgery reports

Learn more about taking care of your health



facebook.com/BCBSIL



youtube.com/bcbsil



twitter.com/bcbsil



connect.bcbsil.com

^{*}Not all search options are available for all plans.

Your Prescription Drug Coverage

Your prescription drug coverage has a network of pharmacies, online tools, and more.

The 2019 Drug List

The drug list is a list of covered medications available to BCBSIL members. If your drug is not on the list, check with your doctor for a covered alternative to consider.



Always check the list.

Did your doctor prescribe a medication for you? There are a few ways you may save money.

- Check to see if your prescription is on the drug list. You may find the drug list at bcbsil.com/member/prescription-drug-plan-information/drug-lists.
- Check for a generic or lower-cost preferred brand drug. Ask your doctor if these options may be right for you.
- If you go to an out-of-network pharmacy, you will need to pay the full amount. You will need
 to submit a claim for BCBSIL to pay you back your out-of-network (OON) allowed amount. That
 would be the case only if you have an OON benefit.



Log in to your BAM account at **bcbsil.com/member** to learn more about specific drug coverage on your prescription drug benefit.

- Drugs on the list are divided into six payment level tiers.
- Generally, the lower the tier, the lower the cost.

Examples of Generic Drug Options for Common Drugs

Drug Class	Generic Options			
Heartburn/Acid Reduction	lansoprazole, omeprazole, pantoprazole, rabeprazole			
Attention Deficit Hyperactivity Disorder	amphetamine/dextroamphetamine (ER), dexmethylphenidate, methylphenidate (ER)			
Bipolar/Psychosis	olanzapine, quetiapine, risperidone, ziprasidone			
Cholesterol Lowering	atorvastatin, fenofibric acid, fluvastatin, lovastatin, niacin, pravastatin, rosuvastatin, simvastatin			
Depression	bupropion (SR), citalopram, duloxetine, escitalopram, fluoxetine, fluvoxamine, paroxetine, sertraline, venlafaxine (ER)			
High Blood Pressure	atenolol, benazepril, benazepril (HCTZ), betaxolol, bisoprolol, candesartan, candesartan (HCTZ), enalapril, enalapril (HCTZ), irbesartan, irbesartan (HCTZ), lisinopril, lisinopril (HCTZ), losartan, losartan (HCTZ), metoprolol, metoprolol (ER), propranolol, ramipril, valsartan (HCTZ)			
Osteoporosis	alendronate, ibandronate, raloxifen, risedronate			
Sleep Aids	eszopiclone, zaleplon, zolpidem (ER)			
Thyroid Replacement	levothyroxine, Levoxyl, Unithroid			

This list is for example only and is not all-inclusive.

Where You Fill Prescriptions Matters

Your 2019 BCBSIL benefits may include a Preferred Pharmacy Network.

More than 55,000 pharmacies nationwide**

A number of these are preferred pharmacies. At a preferred pharmacy, you may:

- Pay the lowest copay or coinsurance, even as little as \$0.
- Pick up a 90-day supply of covered drugs.

It's Easy to Move Prescriptions:

- Take your prescription bottle/bag to your new pharmacy, or
- · Ask your new pharmacy to contact your current pharmacy, or
- · Ask your doctor to contact your new pharmacy.



Visit Prime Therapeutics* at myprime.com to search for a Preferred Pharmacy Network pharmacy near you.



90-Day Supply Options

If you are taking medication on a routine basis, you may be able to get a 90-day supply.

Where can you get a 90-day supply?

- · Through the home delivery program
- At a participating retail pharmacy in the Preferred Pharmacy Network



You can find more information by logging in to your Blue Access for Members account at **bcbsil.com/member**.

Specialty Pharmacy Program

Your prescription drug benefit may include a specialty pharmacy program.

What are specialty medications?

Specialty medications are used to treat serious or chronic conditions. Examples include:

- Hepatitis C
- Hemophilia
- Multiple sclerosis
- · Rheumatoid arthritis

These drugs are often given by a shot. Some may also be topical or taken by mouth. Many require following a treatment plan. They may have special handling or storage needs. They may not be stocked by retail pharmacies.



For more information on self-administered specialty drugs, call AllianceRx Walgreens Prime at 877-627-6337

Medical or Pharmacy Benefit?

- Some specialty medications must be given by a health care professional. These are usually covered under your medical benefit plan.
 - You could pay more out of pocket based on where those medications are given. For example, a hospital infusion clinic may cost more than in a doctor's office.
- Some specialty medications can be self-administered (given by yourself or a care giver). These are usually provided through your pharmacy benefit plan.
 - Your plan may require you to get self-administered specialty drugs through AllianceRx Walgreens Prime, or another in-network specialty pharmacy.
- Not all drug manufacturer coupons or copay cards may apply to your annual health plan deductible or out-of-pocket maximum. Only those that are allowed as third-party cost sharing payment may apply.
- * Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Illinois contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. Blue Cross and Blue Shield of Illinois, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. Prime Therapeutics has an ownership interest in AllianceRx Walgreens Prime, a central specialty and home delivery pharmacy that is contracted to provide home delivery pharmacy services to members of Blue Cross and Blue Shield of Illinois.

^{**} This pharmacy network does not apply to all BCBSIL plans, such as 100% cost sharing plans. See your Benefit Book for details or call the number on your member ID card if you have questions.

Doctor's orders: Some medicines on the drug list have special requirements.



What do I have to do to get my prescription?

Prior Authorization

Sometimes prior approval is needed before a drug may be covered.

 Your doctor will need to submit a prior authorization request to BCBSIL.

Step Therapy

Some drugs may not be covered unless you try another preferred drug first.

 Ask your doctor if the preferred drug is right for you or have your doctor submit a prior authorization request for your other drug to BCBSIL.

Quantity Limits

There may be dispensing limits on certain medicines. For example, a medication taken twice daily may be limited to 60 tablets for 30 days.

 If your doctor thinks you need more than the dispensing limit, he or she will need to ask for an override authorization from BCBSIL.



Your doctor can call **800-285-9426** with questions or to ask for any forms.

You Can Buy Travel Coverage

GeoBlue®* offers:

- Health care coverage when you travel the world.
- Access to English-speaking, Western-trained providers and hospitals in more than 190 countries.
- Global health coordinators to schedule doctor appointments and follow-up care.



Ask your independent, authorized BCBSIL agent or go to

bcbsil.com/go/geoblue to learn more.

Well **บก**Target®

Motivation and guidance for your health and wellness journey.

Whether you want to make a game plan, track your progress or get started on your journey, Well on Target** provides tools and resources to help guide you toward your health and wellness goals.



Make a plan and track your progress.



Take your health assessment today! It shows you where you stand with issues like:

- Activity level
- · Stress management
- Nutrition
- Tobacco use
- Weight, blood pressure, cholesterol metrics

Resources include:

- Online courses on topics related to wellness goals identified by your health assessment
- Health trackers to track your progress toward wellness goals identified by your health assessment
- A Blue PointsSM reward program***
 - The more you use the program, the more you earn
 - Redeem points for discounts on a wide range of products



Learn more at wellontarget.com.

- * 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.
- ** Well on Target is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.
- *** Blue Points program rules are subject to change without prior notice. See the Program Rules on the Well on Target 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.

Blue365°

Save with the member discount program.

Blue365 is just one more advantage of being a BCBSIL member. Save money on health and wellness products and services that often are not covered by your benefit plan. There are no claims to file and no referrals or pre-certifications.



Shop and save.



Jenny Craig® | Seattle Sutton's® | Nutrisystem® | Sun Basket

Save on:

- · Healthy meals
- Membership fees (if applicable)
- · Nutritional products and services



Reebok | SKECHERS®

- 20% off and free shipping
- Select Reebok athletic equipment for adults and kids
- Select SKECHERS Performance, Sport, Work and Corporate Casual styles



EyeMed | Davis Vision

- Save on eye exams, eyeglasses, contact lenses and accessories
- Access to national and regional retail stores
- · Access to local eye doctors
- Possible savings on laser vision correction



Dental SolutionsSM Discount Program

- \$9.95 sign-up and \$6 monthly fee
- Dental discount card
- Up to 50% discount at more than 61,000 dentists and 185,000 locations across the country



RetrofitSM | Fitbit[®]

- 15% off private Expert 10 and Expert 15 weight loss coaching programs
- Private coaching
- · Food and activity logging
- Seamless integration with activity trackers and wireless scales
- 18% off select Fitbit devices



TruHearing[®] | Beltone[™]

Save on:

- Hearing tests
- Hearing aids



$\textbf{Snap Fitness}^{^{\text{\tiny{TM}}}}$

- 50% discount off the best current enrollment offer (no processing fees)
- 5% discount off monthly dues
- Up to five personal training sessions for 10% off
- · Free online workout tools
- · One month online nutrition and meal planning
- · Free fitness tests twice a year
- 30-day trial for \$8.95



Log in to BAM and click on "Member Discount Program" under "Quick Links," or visit Blue365Deals.com/BCBSIL.

Once you sign up, weekly "Featured Deals" will be emailed to you.
These deals offer special savings for a short period of time.

Value-added products and services may be discontinued or changed at any time and may be subject to geographical availability.

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

Blue 365 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 Book or call the Customer Service number on the back of your ID card for specific benefit facts. Use of Blue 365 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.

Frequently Asked Questions



How do I make changes to my policy, plan or personal information?

If you bought your plan directly from us, you can call us at the Customer Service number on your member ID card. We can help you make the changes you need.

If you have a Marketplace plan, any changes will have to be made through the Marketplace. You can log into your account online at **healthcare.gov** or call the Marketplace toll free at 800-318-2596.

Some changes, such as adding or dropping a dependent, could change your monthly premium.



How do I sign up for Blue Access for Members?

Blue Access for Members gives you easy access to your account information.

- 1. Visit our website at bcbsil.com/member and choose "Log in to My Account.".
- 2. Select "Register Now."
- 3. You'll need your member ID card, your ZIP Code and your email address to sign up.



How do I make automatic monthly premium payments?

Find out more about your payment options at **payblueil.com**. You can set up Auto Bill Pay (automatic monthly payments using electronic funds transfer) through Blue Access for Members or by calling Customer Service at the number on your member ID card.

Note: Enrolling in Auto Bill Pay does not allow you to make any other changes to your policy. Other changes must be requested through Blue Access for Members or by calling Customer Service at the number on your member ID card. Some changes may be possible only during a Special Enrollment Period (SEP). See bcbsil.com for details about who may qualify for SEP.



What is the "Standard Authorization Form to Use or Disclose Protected Health Information (PHI)"?

This form allows BCBSIL to disclose certain health information to the organization(s) or person(s) you name. For example, you may want to allow BCBSIL to provide your claims information to another person, such as a family member. You can sign the form for yourself or on behalf of a minor dependent child.

The form is included with your Benefit Book for your convenience only. If you decide to use the form, please review it with care.

If You Have an HMO Plan



What is a primary care provider (PCP)?

Your health plan requires you to choose a primary care provider (PCP) to manage your care. Your PCP is your first source for health care and directs all your care. This includes when you need to see a specialist or be admitted to a hospital.

To find a PCP in your plan's network:

- 1. Visit bcbsil.com/member.
- 2. Log in to BAM, go to the "Doctors and Hospitals" tab and select "Find a Doctor or Hospital."
- 3. Search by network, doctor, hospital or area to find the most up-to-date listing of health care providers for your plan's network.

Contact Guide

BCBSIL plans bought on the Marketplace

When you have a requestion change to your BCBSIL Health Insurance Markethe table below.	plan purchased on the	Health Insurance Marketplace call 800-318-2596	BCBSIL Customer Service call 800-538-8833 or send a secure message on Blue Access for Members (BAM) ²	
	Physical Address			
	Billing Address		•	
	Phone Number			
1	Email Address		•	
I want to change my:	Name			
	Date of Birth			
	Gender			
	Social Security Number			
	Medical Plan			
	Dental Plan			
I want to	Pediatric Dental Plan			
cancel/remove my:	Dependent			
	Entire Policy (Free Look Period - 30 days)		•	
I want to update my:	Primary Care Provider (PCP) or Medical Group (MG)		•	
	Member ID Card		•	
I'd like a copy of my:	Policy Fulfillment Kit		•	
	Proof of Coverage Letter		•	
	Receive Paper Billing		•	
I have a	Receive my Bill Electronically			
billing request. I want to:	Reprint a Bill		•	
i vvaiit to.	Rerun a Bill (Reinvoice)		•	
	Set up Auto Bill Pay			
	Make a Phone Payment			
I have a	Request a Refund Due to Termination		•	
payment request. I want to:	Request a Refund Due to Overpayment		•	
	Research Missing or Misapplied Payments		•	
	Reinstate my Policy		•	
I qualify for a Special	Add Spouse or Dependent to an Existing Policy		866-514-8044	
Enrollment Period. I would like to:	Add Medical/Dental Plan			
T Would like to.	Choose a Different Policy			

¹ Purchased policy online at healthcare.gov, over the phone, or with the assistance of an agent or broker.

² BAM is the secure website for BCBSIL members. To send a message in BAM, log in to your account at **bcbsil.com/member** and select the message center.