BlueCross BlueShield of Illinois



Welcome Guide

Important information about your group retiree supplemental medical plan

Keep this information for reference.

Estos materiales están disponibles en español. Póngase en contacto con Servicio al Cliente para obtener ayuda.

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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live your Blue life

Welcome to your Blue Cross and Blue Shield of Illinois group retiree supplemental medical plan.

This Welcome Guide has information you need about your new plan. If you have any questions or concerns that are not covered here, call Customer Service at the number listed on the back of your member ID card.

- We are available to assist you Monday – Friday 8 a.m. to 6 p.m., CT.
- For your convenience, secure online access to your account is also available through **Blue Access for Members℠, a secure online tool**. Visit our website at **mybam.bcbsil.com**.





Let's Get Started

Follow these easy steps to get the most from your plan.

Step 1 Check Your Member ID Card.

You can begin to use your benefits on your effective date.

- This card is separate from your red, white and blue Medicare ID card.
- Make sure the personal information on the ID card is accurate.
- Keep your ID cards safe like you would a credit or debit card.
- Update the Customer Service number you have saved in your phone with the numbers listed on the back of your new cards.
- If something is wrong on your ID card, call us.

Step 2 Notify Your Providers.

Be sure to show the new card to your providers. Remind them that your old member ID number and card are no longer valid. You may also need to show your red, white and blue Medicare card to your providers.

It's very important that your doctors accept Medicare assignment. Find providers who do at **www.medicare.gov/care-compare**. This website is run by the federal government, which keeps track of all providers accepting Medicare patients.

Step 3 Know Your Benefits.

BlueSecure is a group retiree supplemental medical plan that pays secondary to Original Medicare. It may help pay for the out-of-pocket costs Original Medicare does not cover like copays and coinsurance.

If Medicare denies a service, BlueSecure may also deny that service. Generally, the plan only pays if Medicare allows a service and does not cover vision, hearing or dental services.

With BlueSecure, you can choose any doctor or specialist who accepts Medicare. At the time of your doctor's visit, there is no cost upfront. Just show your member ID card and your claim will be sent to Medicare and then sent electronically to us. **Please confirm that your provider accepts Medicare before your appointment.**

Hospitalization

The plan can help pay your Part A inpatient hospitalization coinsurance plus coverage for Medicare-approved amounts through the 515th day.

Blood

The plan can help pay for the first three pints of blood each year.

Medical Expenses

The plan can help pay your Part B coinsurance, generally 20% of Medicare-approved costs, or copayments for hospital outpatient services. Medicare pays the other 80% of costs.

Skilled Nursing Care

The plan can help pay your Part A coinsurance for days 21-100.

Part B Covered Insulin

The plan covers the Part B coinsurance for a one-month supply of each insulin product covered by the plan, even if you haven't paid your deductible.

The plan can also help pay for Medicare Part A and B deductibles and emergency care when you travel outside the United States.

See the plan documents for details about your coverage and any out-of-pocket costs.

Step 4 Sign up for or Log in to Blue Access for Members.

Everything you need to know about your coverage — in one place.

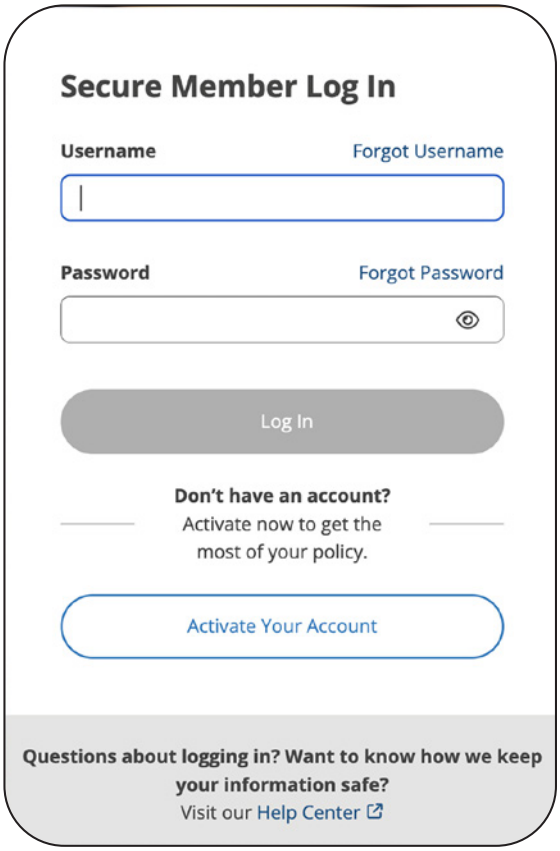
Get the most out of your health care benefits with Blue Access for Members. **BAM**℠ is a secure website and, along with our mobile app, gives you the health information you need, anytime you need it.

On your computer or tablet, go to **mybam.bcbsil.com**. Try the 'Guide Me Through' tool near the bottom right of the site for a quick BAM tour.

Here are a few things you can do with BAM:

- View your medical claims status and up to 18 months of claims activity.
- Search for a health care provider, hospital, or urgent care facility.
- Compare providers on a single page — you can view and sort providers by quality, cost and accessibility.
- Request or print your member ID card.
- And more!

If you already have a BAM account, you do not need to set up a new one.



Go mobile! It's Easy to Get Started!

Go to **mybam.bcbsil.com** or grab your smartphone and your ID card and text* **BCBSILAPP** to **33633** so you can use BAM while you're on the go.

* Message and data rates may apply.

Frequently Asked Questions (FAQs)

What does my plan cover?
Your group retiree supplemental medical plan can help cover costs that are not covered by Original Medicare such as the Part A deductible, coinsurance and copayments. It also may cover Part B coinsurance and copayments.

Do I have to use a network provider or hospital?
No. You can use any provider or hospital that accepts Medicare assignment.

Does the plan cover Skilled Nursing Facility (SNF) care?
The plan may help pay for SNF care from the 21st day through the 100th day. SNF coverage varies by plan.

Does the plan cover prescription drugs?
The plan does not include Part D prescription drug coverage. Check with your benefit administrator to see if a group retiree Part D plan is available to you. If not, be sure to enroll in a Part D plan on your own.

Does the plan cover vision benefits?
It does not include vision benefits.

Does the plan cover hearing benefits?
It does not include hearing benefits.

Will I need to switch doctors since I have enrolled in a group retiree supplemental medical plan?
If your doctor accepts Medicare, your plan will be accepted. If you choose to see a doctor that does not accept Medicare assignment, you will have to pay for those costs.

Can I see a specialist whenever I want?
If you see any specialist who accepts Medicare, your plan will be accepted.

When I go to the doctor, how are my claims processed? Do I have to pay at the time of service?
You are not required to pay anything at the time of service. Your claims are processed through Medicare and electronically sent to us for payment.

Do I need to alert you if my address, phone number or name changes?
Yes, to update our records and ensure we continue to communicate with you in a timely manner, we need to know when you move or change your phone number or name. We do not use this information for solicitation purposes — we just need to know where to find you!

Call Customer Service at the number listed on the back of your member ID card and we will be happy to assist you.

How do I get another ID card?
Call Customer Service at the number listed on the back of your member ID card to speak to a live representative who will request the card for you. Allow 7–10 days to receive your ID card. If you need a card immediately, log on to BAM **mybam.bcbsil.com** where you can print a temporary card until your replacement card arrives.

Report Fraud

Medicare fraud costs billions of dollars each year.

Here are some ways you can help stop it:

- Keep your member ID card safe. Treat it like you would a debit or credit card.
- Make a copy of your member ID card and keep it in a safe place.
- If your member ID card is lost or stolen, call us right away.
- Be sure the pharmacy has your correct information.
- Look at your Explanation of Benefits carefully to be sure that you have been properly charged. If you think you may have been the victim of fraud, report it to our Fraud Hotline right away.



To report fraud,

call **1-800-543-0867 TTY 711** 24 hours a day, 7 days a week



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For More Information

Call

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We are available Monday – Friday 8 a.m. to 6 p.m., CT.

Web

Blue Access for Members

Get information about your plan, claim status and benefits.
mybam.bcbsil.com

Connect Community

Connect is a fun way to interact with other members through our online blogstyle format. Learn more at **http://connect.bcbsil.com/medicare**.

TAKE ACTION: Provide your email address!

Scan this **QR code** with your smartphone camera or go online at **www.bcbsil.com/preferences**.

Image(s) may have been created or enhanced using artificial intelligence tools.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program. This information is a solicitation for insurance. This information is not a complete description of benefits.

BlueSecure, a group retiree supplemental medical plan, is offered by 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. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.