



BlueCross BlueShield of Illinois



# Enrollment Guide

Effective July 1, 2023 to June 30, 2024

# 2023

Blue Choice Options<sup>SM</sup>  
Open Access Plan (OAP)  
Tiers I, II & III

HMO Illinois<sup>®</sup>

Blue Advantage HMO<sup>SM</sup>

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State of Illinois

Local Government Health Plan

Teachers' Retirement  
Insurance Program

College Insurance Program

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More Illinois residents get their health care benefits from Blue Cross and Blue Shield of Illinois (BCBSIL) than from any other health insurer in the state.

## Customer Service

Blue Choice Options - OAP Tiers I, II & III  
855-810-6537

The HMOs of Illinois  
800-868-9520

# Blue Choice Options - OAP Tiers I, II & III

## Benefits Overview

### Blue Choice Options - OAP Tiers I, II & III: Broad Access, Personal Choice, Cost Savings

**You have access to a plan that is designed for members who want the benefits of a PPO and the flexibility to use a large network when the need arises — all at a price lower than our traditional PPO plan.** Blue Choice Options - OAP offers the same range of health care benefits and member services as the larger PPO network, but may save you money over other PPO health plans.

#### You have a choice of providers in Illinois\*

##### Tier I

- Over 84,462 providers
- 175 hospitals
- Pay the lowest out-of-pocket expenses by using a participating provider in the Blue Choice Options network

##### Tier II

- Over 109,960 providers
- 233 hospitals
- Available in all counties in the state
- Pay additional out-of-pocket costs by choosing a participating provider in the larger PPO network

##### Tier III

- Out-of-network providers
- Pay the highest out-of-pocket costs by selecting an out-of-network provider

**OAP members also get access to BlueCard<sup>®</sup>, a national network of independently-contracted providers, which includes more than 96% of hospitals and 95% of physicians nationwide when traveling outside the state.**

\* As of January 2023

### How Blue Choice Options - OAP Tiers I, II & III Works

The OAP is designed for members who want the benefits of a PPO and the flexibility to use a large network when the need arises — all at a lower price than with our traditional PPO plan.

To receive the highest level of benefits, you and your covered dependents should use the independently-contracted doctors and hospitals within the Blue Choice Options - OAP Tier I network. You can receive care from a provider within the larger PPO network (OAP Tier II), but will pay higher out-of-pocket costs. You will pay the highest out-of-pocket cost by choosing an out-of-network provider and may have to pay those fees up front.

# Blue Choice Options - OAP Tiers I, II & III

## Benefits Overview

With a PPO-based plan, you have a range of benefits and flexibility to choose your doctor or hospital when you need care. It includes an annual deductible that you must satisfy. And qualified medical expenses are applied toward your deductible.

Network access is one of the many reasons to choose a PPO-based plan. The BCBSIL networks include independently contracted hospitals, physicians, therapists, behavioral health professionals and complementary/alternative medicine practitioners.

### Medical Care

Your benefits\* may include coverage for:

- Physician office visits
- Breast cancer screenings
- Cervical cancer screenings
- Inpatient hospital services
- Muscle manipulation services
- Outpatient hospital services
- Physical, speech and occupational therapies
- Outpatient surgery and diagnostic tests
- Infertility treatment
- Maternity care
- Behavioral health and substance abuse treatment
- Hospital emergency medical and accident treatment

**The tiered benefit plan design helps you control your care.**

**To find a provider in the Blue Choice Options network, go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois), click the **Doctors and Hospitals** tab and select your network.**



**Blue Cross and Blue Shield is among the most trusted names in the industry.**

\* Coverage levels vary by health plan, so refer to your plan documents for details.

# Blue Choice Options - OAP Tiers I, II & III

## Benefits Overview

### Preventive Care

Your benefits include preventive care for children and adults, such as physical exams, diagnostic tests and immunizations. Check your group plan for the specific coverage.

### Emergency Care

If you need to go to the emergency room (ER) of any hospital, your care will be covered subject to your plan's deductible and any applicable copayments or coinsurance. In an emergency, you should seek care from an ER or other similar facility.

Call **911\*** or other community emergency resources to obtain assistance in life-threatening situations. Your group plan may require that you, a family member or friend contact BCBSIL if you are admitted to the hospital.

### National Coverage

You have nationwide access to contracted providers in networks linked through the BlueCard program when you or your covered dependents live, work or travel anywhere in the country. The national network includes more than 95 percent of all physicians and hospitals in the country. Be sure to use a BlueCard network provider to receive the highest level of benefits.

With the BlueCard program, there are two ways to locate contracted doctors and hospitals:

- Visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) to find provider names and locations using Provider Finder, an online search tool. Maps and driving directions are also available.
- Call the toll-free number on the back of your ID card.



**Your health care benefit plan travels with you wherever you go - across the country or around the world.**

### OAP Tiers I, II & III

#### Practical and Smart

If you have a question about the OAP Tiers I, II & III, visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) or call Customer Service at **855-810-6537**.

\* For medical emergencies, call **911** or your local emergency services first. Talk to your doctor about any health questions or concerns.



# Blue Choice Options - OAP Tiers I, II & III

## Benefits Overview

### Reconstructive Surgery Following Mastectomy

Federal and Illinois legislation require group health plans and health insurers to provide coverage for reconstructive surgery following a mastectomy. Specifically, these laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications for all stages of mastectomy, including lymphedema.

### International Coverage

When you travel outside the United States and need medical assistance services, call **800-810-BLUE (2583)** (toll-free) or **804-673-1177** (collect) for information. Blue Cross and Blue Shield has



contracts with doctors and hospitals in more than 190 countries. An assistance coordinator, in conjunction with a medical professional, can arrange your doctor's appointment or hospitalization, if necessary.

Providers that participate in the **Blue Cross Blue Shield Global® Core program**, in most cases, will not require you to pay up front for inpatient care. You are responsible for out-of-pocket expenses, such as a deductible, a copayment, coinsurance and services that are not covered by your plan. The doctor or hospital should submit your claim.

You also have coverage at non-contracting hospitals, but you will have to pay the doctor or hospital for care at the time of service, then submit an international claim form with the original bills. Call the toll-free number on your ID card for the address. You can get a claim form from your employer, Customer Service or online at [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois).

**Blue Cross and Blue Shield has contracts with doctors and hospitals in more than 190 countries.**



# The HMOs of Illinois

## Benefits Overview



HMOs offer an array of benefits with the security of predictable copayments.

Both Blue Advantage HMO and HMO Illinois provide the benefits, customer service and flexibility you expect from the trusted Blue Cross and Blue Shield name.

When you join one of the HMOs of BCBSIL, you choose a contracting medical group within your network.\* You will also need to choose a family practitioner, internist or pediatrician from your chosen medical group to serve as your primary care physician (PCP).

Your PCP provides or coordinates your health care, helps you make informed decisions and, when necessary, refers you to specialists who are usually within your medical group network. Each specialist referral is authorized for a specific number of visits or time frame (up to one year).

In addition to their PCP, female members also have the option of choosing a woman's principal health care provider (WPHCP) to provide or coordinate their health care services. The WPHCP and PCP must be affiliated with or employed by your participating medical group. Physicians in the same medical group have a referral arrangement. You do not need a PCP referral to see your WPHCP.

### The Networks

**Blue Advantage HMO** gives you access to a broad network of contracting health care providers in Illinois. In fact, your regular doctor may already be part of the network. Tailored for members who prefer a more affordable health care plan, Blue Advantage HMO has premiums that are typically less than HMO Illinois premiums.

**HMO Illinois** gives you access to one of the largest contracting health care provider networks in Illinois. Many members do not need to change doctors when they join. However, HMO Illinois is typically available at a higher premium cost than Blue Advantage HMO.

\* Contracting medical groups/individual practice associations (IPAs) are independent contractors and are not employees or agents of Blue Cross and Blue Shield of Illinois (BCBSIL). Doctors contract independently with the medical groups, which, in turn, contract with BCBSIL. BCBSIL contracts with medical groups to participate in the network, not with individual doctors. Your BCBSIL HMO is your health care benefits plan, not your health care provider.

# The HMOs of Illinois

## Benefits Overview

### Medical Care

The range of benefits includes coverage for:

- Physician office visits
- Outpatient surgery and diagnostic tests
- Screening for breast, cervical, colon and prostate cancer
- Inpatient hospital services
- Maternity care
- Outpatient hospital services
- Inpatient and outpatient mental health and substance abuse treatment
- Rehabilitative therapy (such as physical, speech and occupational therapy)
- Inpatient and outpatient treatments

To find a medical group and PCP in the network, go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois), click **Doctors and Hospitals**, click the HMO network search option of your choice and select your other criteria. You can also request a printed directory by calling Customer Service at **800-868-9520**.

Each covered family member can choose a different medical group and PCP from the network. It's also easy to change your PCP or medical group for any reason. To select a different PCP within your existing medical group, just call the medical group. To change your medical group, call Customer Service or use the online forms available in Blue Access for Members at [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois). See your benefit booklet or call Customer Service for more information.

**BCBSIL is the choice of more than 8 million Illinois residents. We offer the largest HMO health care network in the state. Unlike other HMOs, our model lets doctors and patients decide what care is best. We reward providers with the best outcomes.**

### Preventive Care

Another HMO benefit is coverage for preventive care and wellness services for children and adults, such as routine physicals, screenings, tests and immunizations, including childhood immunizations. Also, BCBSIL sends reminders to members to schedule flu shots, mammograms, pap tests and early childhood immunizations.

### Out-of-Area Coverage

The HMOs of BCBSIL give you access to health care benefits when you travel or temporarily live out of state.

### Guest Membership

If you are out of the BCBSIL HMO service area for at least 90 consecutive days, you can apply to become a guest member of a participating Blue Cross and Blue Shield HMO plan. You must remain a permanent resident within your HMO service area to be eligible for guest membership. To find out if a guest membership is available at your destination or to sign up with a Blue Cross and Blue Shield HMO in another state, call the toll-free number on the back of your ID card before leaving home.





# The HMOs of Illinois

## Benefits Overview

### BlueCard

If you are traveling outside of Illinois for short periods of time (less than 90 consecutive days), and you need urgent or emergency care, you can use the BlueCard program.

In an emergency, go directly to the nearest hospital or call **911\*** (if it is available in your location). Notify your PCP or BCBSIL about your visit within 48 hours, if possible. For more information about your BlueCard benefits, please call the toll-free number on the back of your ID card.

### Emergency Care

If you need to go to the emergency room (ER) of any hospital, your care will be covered. You have health care coverage for hospital ER care, inpatient hospital care directly resulting from any medical emergency and ER follow-up care. Emergency care benefits cover members who have a medical emergency that may occur at any time.

If possible, try to call your PCP before going to the hospital ER. Your PCP or another doctor in your contracting medical group may be able to treat you in the office, helping you avoid a hospital ER visit that could result in an additional expense to you.

However, if you think your condition is a medical emergency, you should go to the nearest hospital ER or dial **911** immediately. Notify your PCP of any emergency treatment received. Emergency care benefits are limited to the initial emergency treatment unless your PCP orders further treatment. Your PCP must provide or coordinate your follow-up care.

### Substance Use Disorder Treatment

Treatment for substance use disorder (also known as substance abuse) is covered in your benefit plan. Please contact your PCP for a referral to a specialist.

\* For medical emergencies, call **911** or your local emergency services first. Talk to your doctor about any health questions or concerns.

### Reconstructive Surgery

Federal and Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment for physical complications for all stages of mastectomy care, including lymphedema.

The HMOs of BCBSIL cover these procedures and annual mammograms when ordered by a member's PCP or WPHCP, subject to the terms of the member's applicable health care benefit coverage. Visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) or call Customer Service for more information.

### Utilization Management

The HMOs of BCBSIL support the belief that the best people to determine what medical care you need are you and your doctor. BCBSIL does not get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions. Your network medical group may review certain referrals or procedures for appropriateness of care. Your HMO doesn't get involved unless you request an appeal from BCBSIL because you disagree with decisions made by your PCP or medical group.

### Fraud Hotline

You are encouraged to report any information about health care fraud. The BCBSIL Fraud Hotline is available 24 hours a day, seven days a week at **800-543-0867** (toll-free).

# The HMOs of Illinois

## Prescription Drug Card Program



Your HMO benefits also include prescription drug coverage. The outpatient prescription drug program is based on a tiered drug list structure that covers drugs for every major

drug class. It is regularly reviewed and is subject to changes throughout the year. While coverage may vary depending on your health care benefit plan, you usually pay less for covered preferred drugs than for covered non-preferred drugs.

The BCBSIL Performance Annual Drug List shows all covered drugs. Drugs that are not shown on this list are not covered. For drugs that are not covered, ask your doctor about therapeutic alternatives. Your doctor can also request a drug list coverage exception from BCBSIL (unless you have a benefit exclusion). Check the drug list at [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and click **Coverage**.

### What is a prescription drug list?

Your prescription drug list is based on the Performance Annual Drug List. The Performance Annual Drug List is a list of drugs routinely reviewed and chosen based on the recommendations of a committee. The committee is composed of people from throughout the country who hold a medical or pharmacy degree. U.S. Food and Drug Administration (FDA)-approved drugs are chosen based on their safety, cost and how well they work.

### Why should I use the drug list?

Your copayment or coinsurance amount is based on whether your drug is on the drug list and at what coverage tier. How much you pay out of pocket is often less if you choose a drug that is a lower tier. The drug list is a source for your doctor when prescribing medicines. But it is solely up to you and your doctor to decide the medicine that is best for you.

### What are the advantages of using generic drugs?

Generics are recognized as safe and effective medicines. Generics often cost less than brand-name medicines. A generic can usually be substituted for a brand drug if it has the same active ingredients, has the same strength and dosage form and produces the same results. Talk to your doctor or pharmacist to find out if a generic drug is available and right for you.

### How do I know if a drug is on the drug list and what my cost will be?

To search the drug list, go to [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and click **Coverage**. Or, call the number on your ID card.

How much you pay out of pocket will be based on your prescription drug benefit plan and what tier the drug is on the drug list. To find out what you will pay, visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and log in to **Blue Access for Members** or call the number on your ID card.

### What are dispensing limits?

Based on FDA-approved dosing regimens and research by the manufacturer, certain drugs have dispensing limits. This means that these drugs have a limit on how much medicine can be filled per prescription or in a given time span. For example, coverage for the osteoporosis drug Actonel® (risedronate) can only be filled as 30 tablets per 30 days because the FDA-approved labeling states that the recommended dose is one 5 mg tablet taken daily by mouth.

### What if I have questions?

Call the number on your ID card 24 hours a day, seven days a week, or visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois).

### Save money by choosing generic drugs instead of brand drugs.

# Provider Finder

## Looking for a Doctor?

Provider Finder is a convenient way to locate doctors and hospitals in your network. You can filter the search results by provider type, specialty, ZIP code, language and gender. Plus, get door-to-door directions with Google Maps™. It's now faster and simpler to do than ever before!

### Find a Doctor Online

Go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois) and click the **Doctors and Hospitals** tab to get started.

### Go Digital

We want you to share how you want to communicate with us. Prefer texting? Sign up for claims and benefit information, health tips and other reminders. Prefer email? We'll send this to your favorite email address. Go to [bcbsil.com/preferences](https://bcbsil.com/preferences).

### Using Provider Finder is an easy, fast and secure way to find:

- Family doctors
- Specialists
- Urgent care centers
- Hospitals
- Pharmacies
- Imaging centers (X-rays, MRIs)
- Behavioral health professionals
- Labs

Provider Finder offers more ways to search than ever before.

The screenshot shows the BlueCross BlueShield of Illinois website. At the top, there are logos for BlueCross BlueShield of Illinois and benefit choice. Below the logos is a navigation bar with tabs for Coverage, Doctors and Hospitals, Health and Wellbeing, Tools and Resources, Customer Service, and Log In. The main content area features a large blue banner with the text "Get Started on Your Path to Wellness" and a "Learn more" button. Below the banner is a section titled "Information About COVID-19" with three cards: "Coverage" (Learn more about your medical benefits), "Doctors and Hospitals" (View your Provider Finder information), and "Tools and Resources" (Learn about your tools and resources).

# Where You Go for Care Matters

## It's Important to Know Where to Go for Care

### Confused About Where to Go for Care? Non-emergency options may save you money.

If you aren't having an emergency, deciding where to go for medical care may save you time and money. You have choices for where you get non-emergency care. Use this chart to help you figure out when to use each type of care.

If you are an HMO member, you should always try to see your PCP first (the doctor who knows you best) to receive services covered by HMO benefits.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at [bcbsil.com/stateofillinois](http://bcbsil.com/stateofillinois) or by calling the Customer Service number on your member ID card.



#### Primary Care Physician's (PCP) Office

Your PCP's office is an appropriate place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history, the medicine you take, your lifestyle and can decide if you need tests or specialist care. Your doctor can also help you with care for a chronic health issue, such as asthma or diabetes.

Average wait time: 18 minutes<sup>1</sup>



#### 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 treatment. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds. To ensure benefits, call the number on your ID card to confirm which retail health clinics participate in your plan.

Average wait time: variable



#### 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 a hospital ER, and you may have a shorter wait. To ensure benefits, call the number on your ID card to confirm which urgent care centers participate in your plan.

Average wait time: 16-24 minutes<sup>2</sup>



#### Hospital ER

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. Contact your PCP as soon as possible after treatment for an emergency and coordinate follow-up care with your PCP.

Average wait time: 35-49 minutes (variable)<sup>3</sup>







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

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

\* HMO member services at retail clinics or immediate/urgent care centers will NOT be covered without a referral from your doctor unless it's deemed as medically necessary. Before seeking services from an urgent care facility, check with your medical group to find out if you can refer yourself or if you need your PCP's referral or approval.

# Where You Go for Care Matters

## It's Important to Know Where to Go for Care

Doctor's Office	Retail Health Clinic	Urgent Care Center	Hospital ER
			
<b>Primary Care Doctor</b>	<b>Physician Assistant or Nurse Practitioner</b>	<b>Internal Medicine, Family Practice and Pediatric</b>	<b>ER Doctors, Internal Medicine, Specialists</b>
<ul style="list-style-type: none"> <li>• Fever, colds and flu</li> <li>• Sore throat</li> <li>• Minor burns</li> <li>• Stomach ache</li> <li>• Ear or sinus pain</li> <li>• Physicals</li> <li>• Shots</li> <li>• Minor allergic reactions</li> </ul>	<ul style="list-style-type: none"> <li>• Infections</li> <li>• Cold and flu</li> <li>• Minor injuries or pain</li> <li>• Shots</li> <li>• Sore and strep throat</li> <li>• Skin problems</li> <li>• Allergies</li> </ul>	<ul style="list-style-type: none"> <li>• Migraines or headaches</li> <li>• Cuts that need stitches</li> <li>• Abdominal pain</li> <li>• Sprains or strains</li> <li>• Urinary tract infection</li> <li>• Animal bites</li> <li>• Back pain</li> </ul>	<ul style="list-style-type: none"> <li>• Chest pain, stroke</li> <li>• Seizures</li> <li>• Head or neck injuries</li> <li>• Sudden or severe pain</li> <li>• Fainting, dizziness, weakness</li> <li>• Uncontrolled bleeding</li> <li>• Problem breathing</li> <li>• Broken bones</li> </ul>

### Urgent Care Center or Freestanding ER – Knowing the Difference Can Save You Money

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs may be higher. Unlike urgent care centers, freestanding ERs are often out of network and can result in significantly higher medical bills than the rate charged by urgent care centers for the same services.

Here are some ways to know if you are at a freestanding ER:

- Looks like urgent care centers, but have the word “Emergency” in their name or on the building.
- Is open 24 hours a day, seven days a week.
- Is not attached to and may not be affiliated with a hospital.
- Is subject to the same ER member share which may include a copay, coinsurance, applicable deductible and facility fee. You may receive other bills for each doctor you see.<sup>4</sup>

1. Source: Vitals Annual Wait Time Report, 2017.

2. Source: Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

3. Source: National Center for Health Statistics, Centers for Disease Control and Prevention. 2022.

4. The Texas Association of Health Plans.

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 the back of your member ID card.

# Blue Access for Members

## Your Online Resource

BCBSIL helps you get the most out of your health care benefits with Blue Access for Members. You and all covered dependents age 18 and up can create an account.

You can:

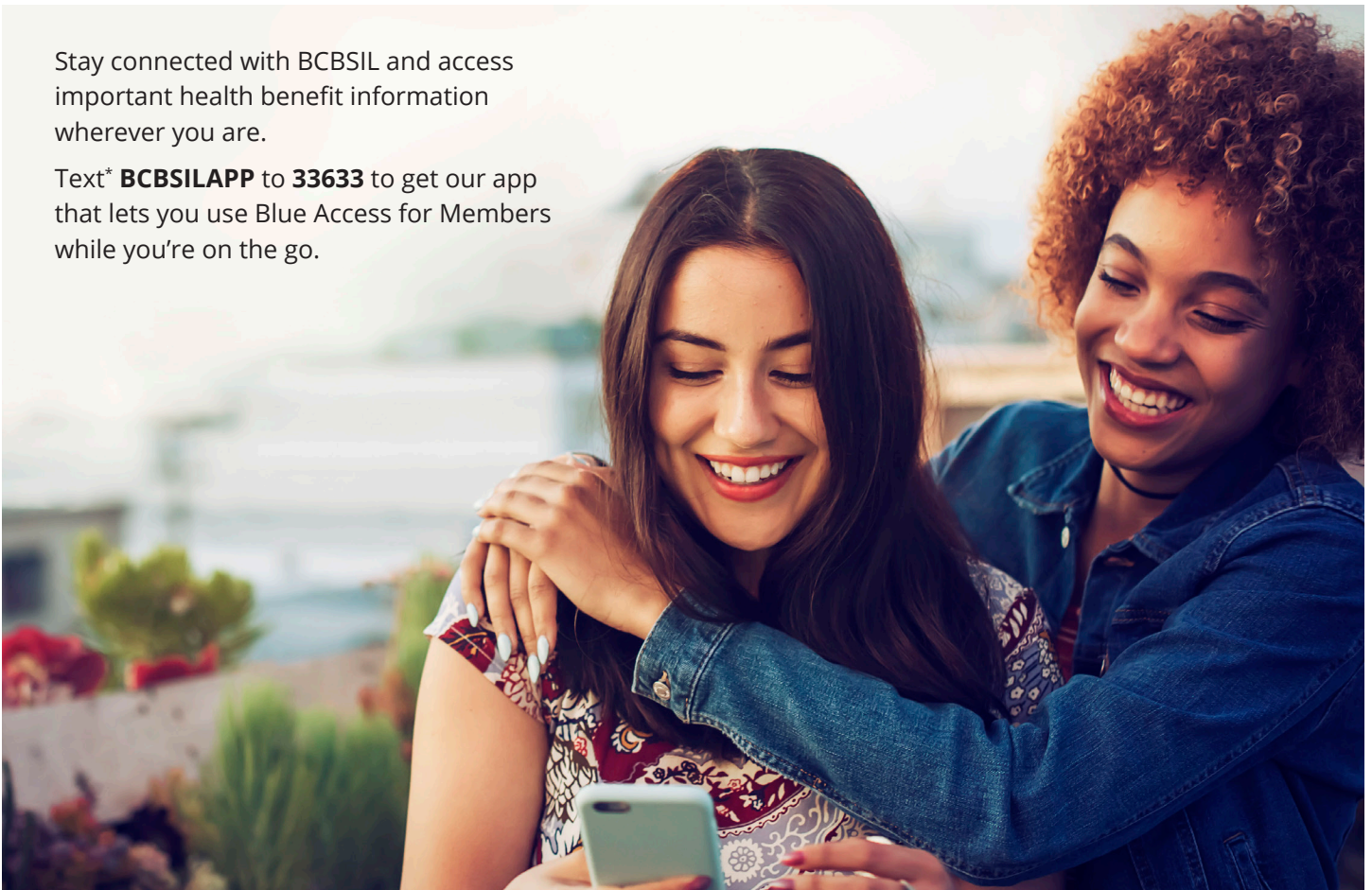
- Check the status or history of a claim
- View or print explanation of benefits statements
- Locate a doctor or other health care provider, hospital or pharmacy in your plan's network
- Find Spanish-speaking providers
- Request a new ID card – or print a temporary one

### It's Easy to Get Started

- 1 Go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois).
- 2 Click **Log In** and then **Register Now**.
- 3 Use the information on your member ID card to complete the registration process.

Stay connected with BCBSIL and access important health benefit information wherever you are.

Text\* **BCBSILAPP** to **33633** to get our app that lets you use Blue Access for Members while you're on the go.



\* Message and data rates may apply. Terms, conditions and privacy policy can be found at [bcbsil.com/mobile/text-messaging](https://bcbsil.com/mobile/text-messaging).

# Blue365

## A Discount Program for You

Blue365 is just one more advantage you have by being a BCBSIL member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or prior authorizations.



Sign up for Blue365 at [blue365deals.com/BCBSIL](https://blue365deals.com/BCBSIL). Then, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

### EyeMed | Davis Vision<sup>SM</sup>

You may save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

### TruHearing<sup>®</sup> | Beltone<sup>TM</sup>

You may get possible savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

### Dental Solutions<sup>SM</sup>

You may get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50 percent at more than 70,000 dentists and more than 254,000 locations.\*

**See all the Blue365 deals and learn more at [blue365deals.com/BCBSIL](https://blue365deals.com/BCBSIL).**

### Jenny Craig<sup>®</sup> | Seattle Sutton's<sup>®</sup> | Nutrisystem<sup>®</sup>

You may reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

### Fitbit<sup>®</sup>

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20 percent discount on Fitbit devices plus free shipping.

### Reebok | SKECHERS<sup>®</sup>

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20 percent off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30 percent off plus free shipping for your online orders.

\* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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.

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 the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their 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 only given through vendors that take part in this program and may change at any time. 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.

# A New Way to Experience Wellness

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

## Member Wellness Portal

The heart of Well onTarget is the member portal, available at [wellontarget.com](http://wellontarget.com).

It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of inviting programs and tools.

- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue Points<sup>SM</sup>.
- **Health and wellness content:** Reader-friendly articles about conditions and medicines.
- **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.
- **Fitness Tracking:** Track your fitness activity using popular fitness devices and mobile apps.
- **Health Assessment (HA):** The HA poses questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. You can share this report with your health care provider.
- **Blue Points<sup>SM</sup> Program:** Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points in the online shopping mall.<sup>2</sup> The program gives you points instantly, so you can use them right away. For larger rewards, you can even pay the difference between the Blue Points and full value of the purchase.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. 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.

3. Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, 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 login and join through the primary member's account as an "additional member."

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

## 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.<sup>3</sup>

**Flexible Gym Network:** A choice of gym networks to fit your budget and preferences.

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee <sup>4</sup>	\$10	\$19	\$29	\$39	\$99
Gym Facility Network Size <sup>1</sup>	Digital Access Only	3,000	7,500	12,000	12,400

**\$19 Initiation Fee (No Initiative Fee for Digital Only)**

- **Studio Class Network:** Boutique-style classes and specialty gyms with pay-as-you-go option and 30 percent off every 10th class.
- **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.

<sup>1</sup> 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.

It's easy to sign up. Log in to Blue Access for Members, click **Wellness** and then go to **Fitness Program**.

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 from 5 a.m. to 5 p.m. PT (8 a.m. to 8 p.m. ET and 7 a.m. to 7 p.m. CT).

## Features

- **Mobile App:** Allows members to access location search, studio class registration, location check-in and activity history.
- **Real-time Data:** Provided to the mobile app and Well onTarget portals.



# A New Way to Experience Wellness

- **Complementary and Alternative Medicine (CAM) Discounts Through the Whole Health Living Choices Program:** Save money through a nationwide network of 40,000 health and well-being providers, such as acupuncturists, massage therapists and personal trainers. To take advantage of these discounts, register at [whlchoices.com](http://whlchoices.com).
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Web Resources:** You can go online to find fitness locations and track your visits.

## 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.

- **LesMills™:** Get access to LesMills exclusive On-Demand workouts led by world-class instructors to motivate and push you each step of the way. Choose from full body weight workouts, martial arts inspired classes, new generation yoga, high intensity classes and more.

- **BurnAlong:** Feel the burn with BurnAlong. Access thousands of workouts and live classes including cardio, bootcamps, barre, nutrition, yoga, and even stress management and insomnia support.

The AlwaysOn mobile app is owned and operated by Onlife Health Inc. Onlife Health Inc. is an independent company that provides digital health management for Blue Cross and Blue Shield of Illinois.

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.

The WholeHealth Living Choices program is administered by Tivity Health Services, LLC. This is NOT insurance. Some of the services offered through this program may be covered by a health plan. The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors.

LesMills is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital fitness for members with coverage through BCBSIL.

BurnAlong is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital fitness for members with coverage through BCBSIL.

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](http://wellontarget.com) for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

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



# Important Information

<b>Health care coverage is important for everyone.</b>	
We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.	
To receive language or communication 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, contact us to file a grievance.	
Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 Fax: 855-661-6960
You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:	
U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201	Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> Complaint Forms: <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>

<b>Tener cobertura médica es importante para todos.</b>	
Ofrecemos comunicación y servicios gratuitos para cualquier persona con impedimentos o que requiera asistencia lingüística. No discriminamos por motivos de raza, color, país de origen, sexo, identidad de género, edad, orientación sexual, estado de salud o discapacidad.	
Para recibir asistencia lingüística o comunicativa de manera gratuita, llámenos al 855-710-6984.	
Si cree que no hemos proporcionado un servicio, o si cree que ha sido discriminado de cualquier otra manera, comuníquese con nosotros para presentar una inconformidad.	
Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Teléfono: 855-664-7270 (correo de voz) TTY/TDD: 855-661-6965 Fax: 855-661-6960
Tiene el derecho de presentar una queja por derechos civiles en la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de EE. UU. (U.S. Department of Health and Human Services, Office for Civil Rights) por estos medios:	
U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201	Teléfono: 800-368-1019 TTY/TDD: 800-537-7697 Portal de quejas: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> Formulario de quejas: <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>

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# Important Information

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، فلدك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. لتتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવો કોઈ બીજો વ્યક્તિને એસ.બી.એમ. કાર્યક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da biká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níik'e níká a'doolwoł dóo bina'ídíłkidígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłnił kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.



BlueCross BlueShield of Illinois



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This document is for comparison purposes only and is a brief summary of benefits. For full benefit information, please refer to your contract or certificate (Health Care Benefit Program booklet).