



BlueCross BlueShield  
of Illinois



# WELCOME to Open Enrollment 2020

# Plan Options – What to Think About

1

## Provider availability

Will you be able to visit the doctors, hospitals and other facilities you want to?

2

## Your costs

How much is going to come out of your paycheck every month? What about for the **whole year**?

3

## Benefit payments

How much will you have to pay out of your pocket for your medical expenses?

4

## Medical services

Consider your health status and services you expect to use during the year. What has your experience been in past years?

# PPO – How It Works

## In-Network Providers

### **ADVANTAGES**

- Receive the highest level of benefits and potentially pay less for care
- Protection from billing over the allowed amounts (balance billing)
- No claim forms (provider files claim)
- No referrals required
- No requirement to select a PCP
- Access to a national PPO network

## Out-of-Network Providers

### **DRAWBACKS**

#### **You do have coverage, but**

- You pay a greater share of the costs
- You may receive fewer benefits out-of-network
- You may need to file your own claims
- You may be billed for charges over the allowed amount (balance billing)

# How to Find a PPO Provider



From your computer or mobile device, log on to [bcbsil.com](https://bcbsil.com) and click on **Provider Finder<sup>®</sup>**



Call the Customer Service number on your ID card **800-458-6024 (PPO)**

Call BlueCard<sup>®</sup> Access – available 24/7  
**800-810-2583**



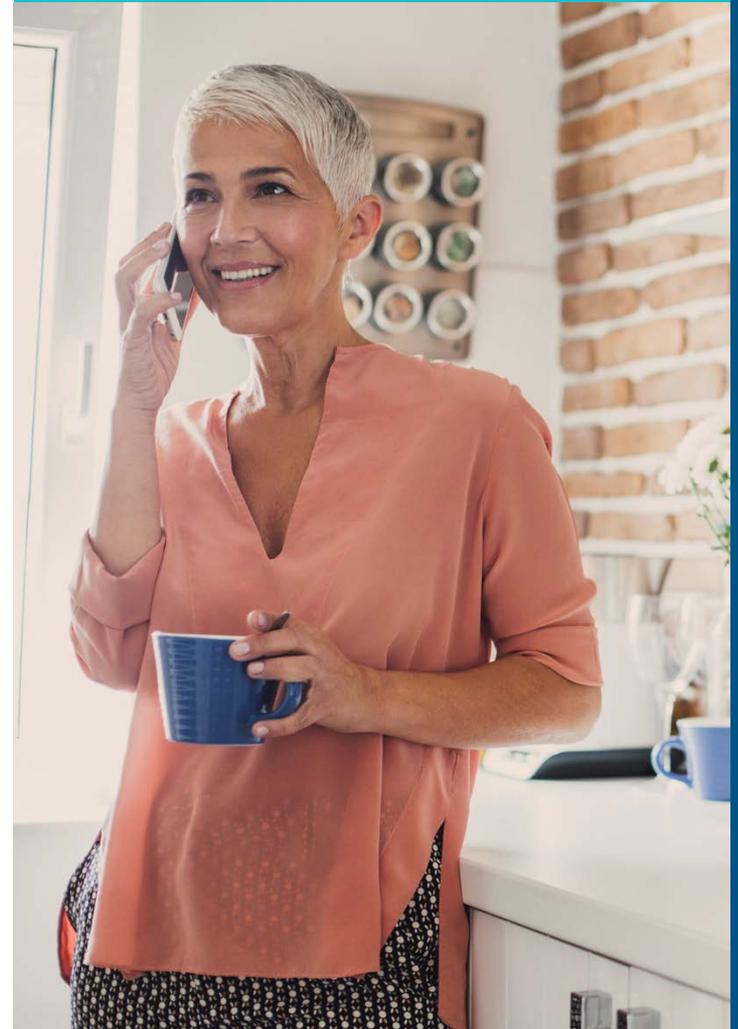
Speak with your provider's office

# Customer Service

800-458-6024

**Call Customer Service for assistance and questions about:**

- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care



# Health and Wellness



# Preventive Coverage

## What's Covered?

- **Recommended routine gender and age-specific preventive care and screenings** – including yearly general wellness exams, recommended vaccines and screenings for things like diabetes, cancer and depression – both facility and professional services
- **Coverage provided in-network at 100% with no copay, no deductible.** Out-of-network benefits may vary.

### **IMPORTANT to remember:**

Lab tests related to a condition such as diabetes or asthma – **are not** considered preventive and are covered under applicable deductible and coinsurance levels.



**Stay Healthy  
by Getting  
Regular  
Check-Ups**

# What's Preventive, What's Not?

## PREVENTIVE

Jane has a screening, or preventive, mammogram performed (in-network)

Preventive coverage = 100%,  
no copay



## Mammogram Example

## DIAGNOSTIC

- Jane's screening mammogram results showed signs of suspicious growths
- Jane is asked to go in for a second mammogram
- **This second mammogram is diagnostic, or medical** — not preventive — and subject to deductible and coinsurance
- Jane's out-of-pocket expense is based on the discounted PPO cost of the mammogram

# Women's Preventive Services

Women's Preventive Services Guidelines require coverage for the following services, without cost-sharing:

- Well-woman preventive visits
- Screening for gestational diabetes
- Sexually-transmitted infection counseling
- Human immunodeficiency virus (HIV) screening
- FDA-approved contraception methods and counseling
- Breastfeeding support, supplies and counseling
- Interpersonal and domestic violence screening and counseling



# Preauthorization

- Preauthorization is a process used to determine whether a medical service meets the requirements for health plan coverage.
- You need to have preauthorization for some types of medical care like:
  - Hospital stays
  - High-cost specialty drugs
  - Some services you get outside a hospital
- Your network provider will usually take care of preauthorization. To be sure, call Customer Service before your service.
- Check your benefits booklet to learn more. You can find it on Blue Access for Members<sup>SM</sup> under My Coverage.



24/7 Nurseline

# Advice anytime.

Advice isn't just needed  
from 9 to 5.

Round-the-clock health and wellness  
advice from licensed nurses

Plus, you can also listen to more than  
1,000 health topics

800-299-0274

Available in English and Spanish

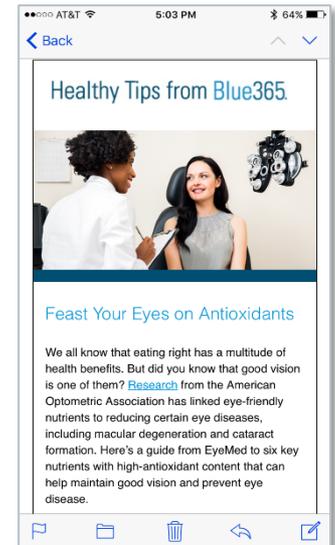


# Blue365<sup>®</sup>

## Member Discount Program

Member discounts  
simply for being a  
BCBSIL member

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids, fitness devices and nutrition-related services
- Log in to Blue Access for Members<sup>SM</sup> and click “Member Discount Program” in Quick Links to view your available discounts and to register for weekly emails



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. 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 are 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.

# Naturally Slim<sup>®</sup>

## Metabolic Syndrome Reversal Program



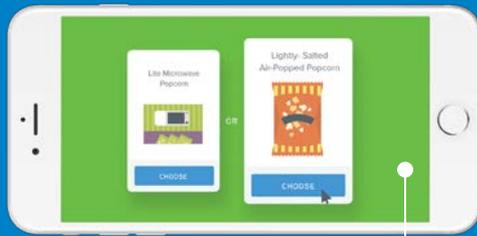
- Online program and mobile app allows members access anywhere at any time
- Builds behavioral skills (no dieting) to promote long-term weight loss and risk reduction
- Integration with activity trackers and voice-controlled/smart speakers
- Services covered as preventive with no out-of-pocket cost
- Your employer or Naturally Slim will send you information about how to sign up

Not available with HMO networks

# Omada<sup>®</sup>

## Obesity-Related Chronic Disease Prevention and Hypertension Management Solutions

- Personal health coach for one-on-one guidance
- Small, private group of participants for support
- Services covered as preventive with no out-of-pocket cost
- Omada will contact you about how to sign up for this program



INTERACTIVE  
LESSONS

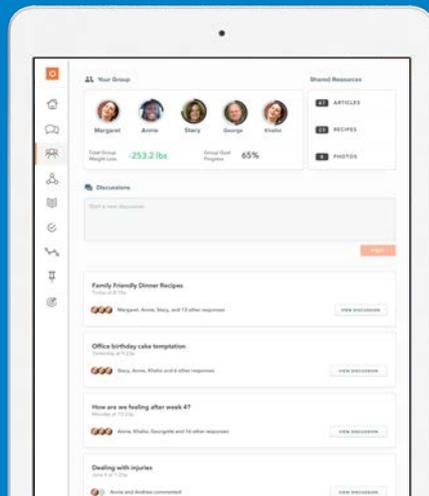
DATA  
SCIENCE

SUPPORT  
GROUP

SMART  
TECHNOLOGY



PROFESSIONAL  
HEALTH COACH





## Diabetes Management and Hypertension Management Solutions



- Welcome kit with smart glucose meter or connected blood pressure cuff
- Digital and live coaching through meter, phone and the Livongo mobile app
- Services covered as preventive with no out-of-pocket costs

**If you are eligible, Livongo will contact you about how to sign up for this program.**

Not available with HMO networks

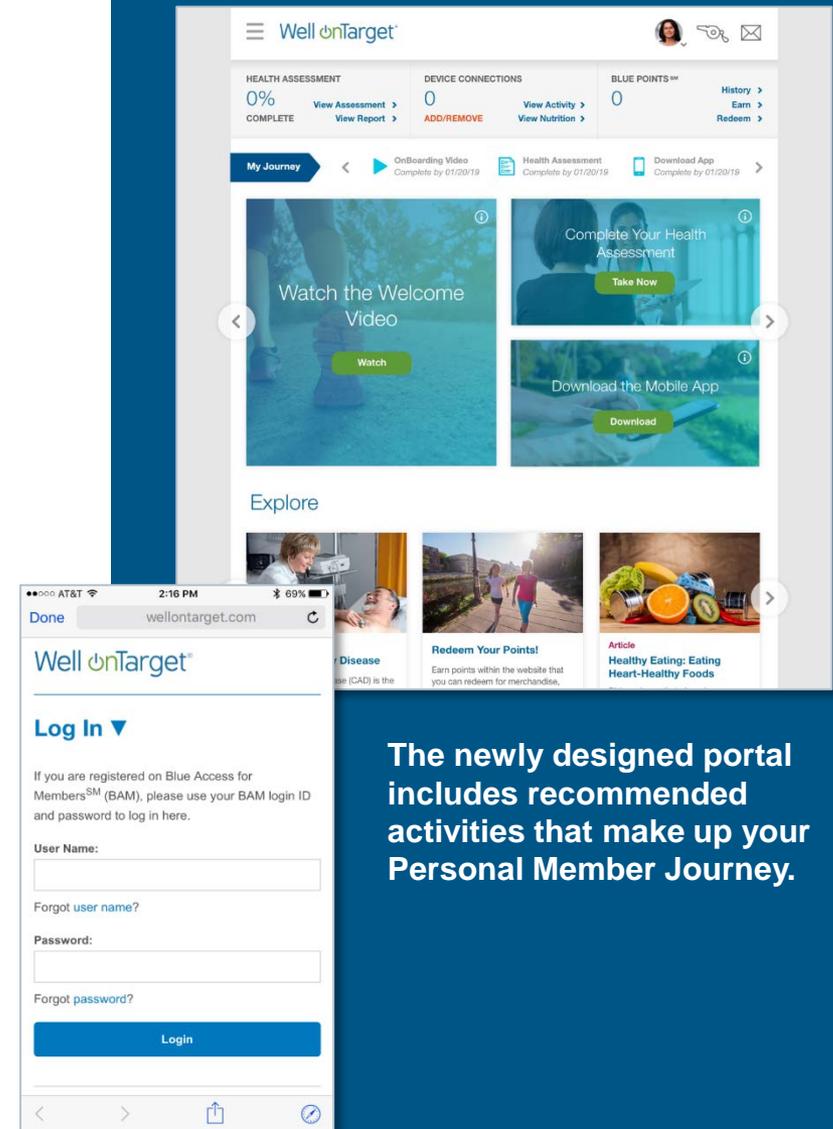
# Member Wellness Portal

## Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Text message alerts
- Blue Points<sup>SM</sup> rewards\*
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc. Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

\*Blue Points program rules are subject to change without prior notice. 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.

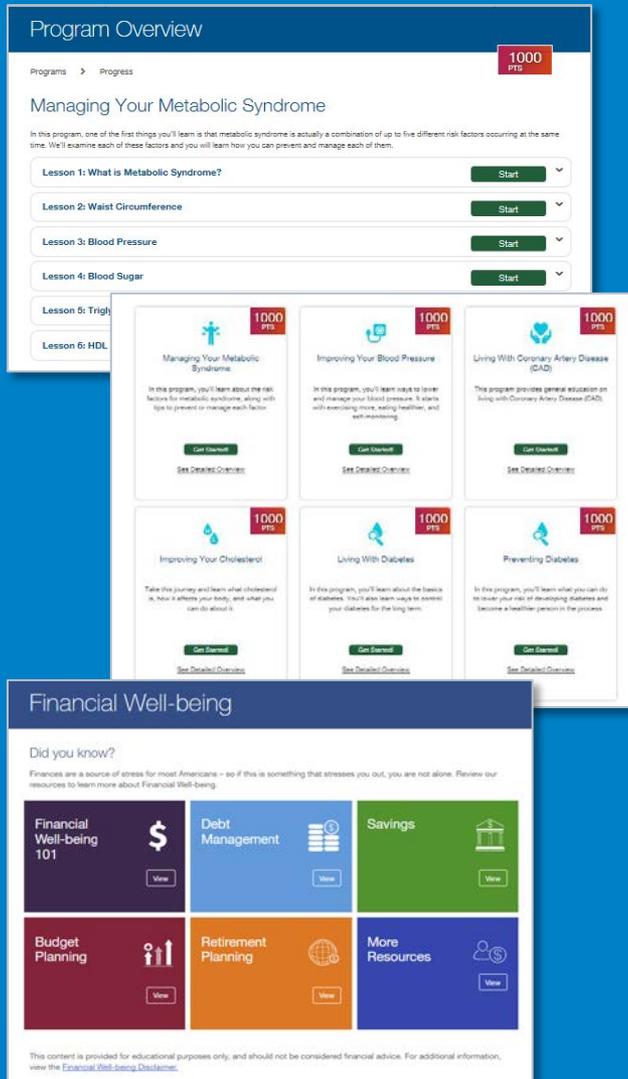


The newly designed portal includes recommended activities that make up your Personal Member Journey.

# Wellness Information, Right at Your Fingertips

## New digital self-management programs on a range of wellbeing topics

- Stress management
- Tobacco cessation
- Weight management
- Nutrition
- Physical fitness
- Blood pressure
- Dental health
- Metabolic syndrome
- Sleep health
- Diabetes
- Preventive health
- Cholesterol
- Tobacco free maintenance
- Weight maintenance
- Musculoskeletal disorders
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure (CHF)
- Coronary artery disease (CAD)
- Maternity health
- Financial wellbeing
- Complete self-management programs



# Blue Points<sup>SM</sup> Program

## Reward Yourself!

- Earn points for multiple wellness and fitness activities, completion of Health Assessment, online programs and more
- Redeem points in the Shopping Mall for a variety of items

Cancel AlwaysOn Wellness

Your Blue Points 5,000



Earn and redeem Blue Points through AlwaysOn Wellness.

AlwaysOn Wellness is a mobile app that helps you manage your health by letting you set and track personal goals.

This link will navigate you to our mobile website outside of this app.

Continue to

AlwaysOn Wellness

### Shopping Mall

Redeem your points for millions of merchandise offerings including electronics, sporting goods, CDs, DVDs or music downloads. If you do not have enough points to purchase something, you can create a wish list of items for later or use your personal credit card and pay the difference.

#### 2019 Well onTarget Program Rules

NOTE: Returns are allowed only on items that arrive broken or if the wrong item was shipped out and these returns must be processed within 30 days of the order date. You must contact Program Headquarters for all returns and exchanges by calling 1-888-947-8888.

1. Program Eligibility: Any individual who has access to the Well onTarget Member Wellness Portal and is part of an employer sponsored plan which includes the Well onTarget program may participate in this program by registering online at wellontarget.com, setting up a username and password and agreeing to the site's Terms and Conditions and Privacy Statement.

If a registered individual is no longer a member of a health plan that participates in the Points program, Points may not be earned or redeemed after midnight of the date that coverage with the health plan ends.

I Agree

Click Here To Redeem



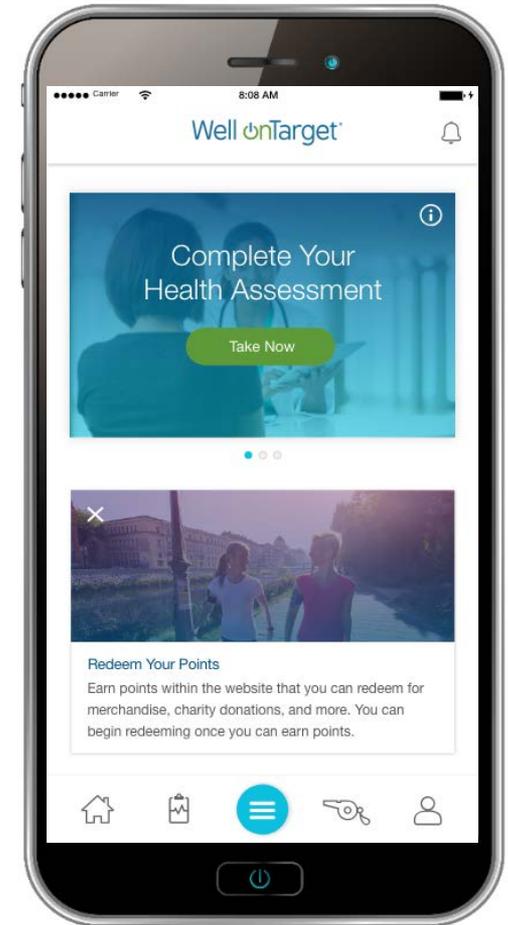
Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

# AlwaysOn Wellness Mobile App – Well onTarget®

Wellness at your fingertips, allowing secure access to coaching, the Health Assessment and activity tracking

- Access the Health Assessment
- Coaching Integration: securely message or call coaches
- Sync with wearable fitness trackers
- See Blue Points<sup>SM</sup> balance

**Log in to Well onTarget on a desktop computer to start the process and authentication**



\*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. 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. AlwaysOn Wellness App is owned and operated by GuideWell. GuideWell is an independent company that provides health assessments for Blue Cross and Blue Shield of Illinois.

# Well onTarget® Fitness Program

You don't eat the same food every day.

**Why work out at the same fitness location every single time?**

- Mix and match fitness locations
- No contract and no obligation
- Unlimited access to thousands of participating fitness locations
- Just log in to Blue Access for Members<sup>SM</sup> and click “Fitness Program” in Quick Links to reach the enrollment page



Available to members and their covered dependents (age 18 and older).

# Your Health and Wellbeing Programs

TO HELP YOU  
FIT BETTER HEALTH  
INTO YOUR SCHEDULE

1. Log in at [bcbsil.com](https://bcbsil.com)
2. Click the My Health tab



**Well onTarget®** can provide you personalized action plans, lets you sync your fitness device, join self-management programs and more. Earn Blue Points<sup>SM</sup> and redeem for merchandise.



**24/7 Nurseline** conveniently answers your health questions.



**Fitness Program** gives you access to a network of gyms that fit your budget and lifestyle.



**Women's and Family Health** provides support for cycle tracking, pregnancy and parenting.



**Digital Health Partners** help you manage metabolic syndrome, diabetes and high blood pressure through digital coaching programs.



## IF A HEALTH ADVISOR REACHES OUT...

Answer! Your health advisor's goal is to help you get the care you need to get better.

### **A HEALTH ADVISOR:**

- Can help to coordinate your and your family's serious health concerns
- Gives you one person you can count on when you need help the most
- Works with a team of specialists to help make sure you have the right care for your unique circumstances

# Take Care of Your Mental Health

Your plan includes behavioral health benefits so you and your covered family members can get help for:

- Anxiety
- Autism
- Depression
- Drug or alcohol use
- Eating disorders
- And many other mental health conditions

Log in to **Blue Access for Members**<sup>SM</sup> at **bcbsil.com** or call the number on the back of your member ID card to find a counselor, psychiatrist, treatment facility or other behavioral health provider.



# Women's and Family Health

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. We have tools to help you — at no extra cost to you.

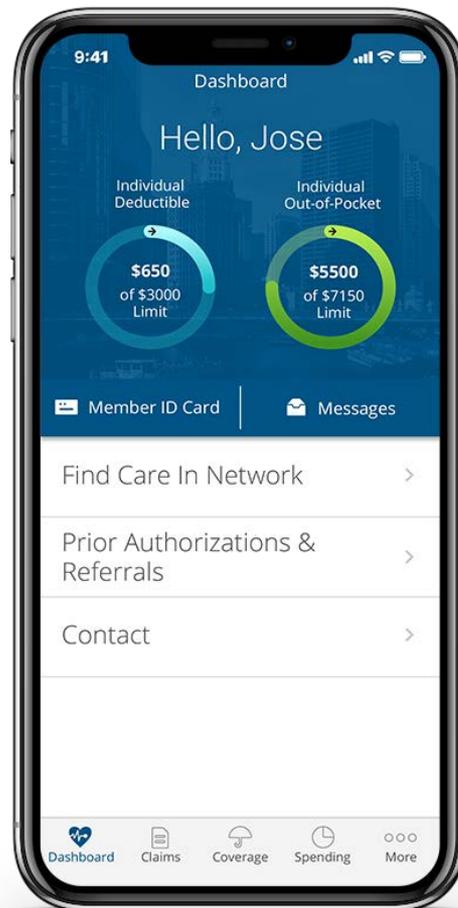
- **Ovia Health™ apps** are for tracking your cycle, pregnancy and baby's growth.
- **Well onTarget®** offers self-guided courses that help you plan for a healthy pregnancy and baby.
- Plus, if your pregnancy is high-risk, BCBSIL will provide support from **maternity specialists** to help you care for yourself and your baby.

Prepare for your life-changing journey.



# BCBSIL App for Mobile Devices

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- **Let us know your communication preferences**



To download the app, go to Google Play, the App Store or text\* **BCBSILAPP** to **33633**

\*Message and data rates may apply.

# Member Rewards



# Guiding Members to Lower-Cost and High-Quality Options

Member Rewards — combined with Provider Finder®, our nationwide database of independently contracted health care providers — can help you:

- Compare costs and quality for numerous procedures
- Estimate out-of-pocket costs
- Earn cash while shopping for care
- Save money and make the most efficient use of your health care benefits



# How Does Member Rewards Work?

1

Your doctor recommends a medical service or procedure.

2

You visit Member Rewards online or call a Benefits Value Advisor (if applicable) to shop for options.

3

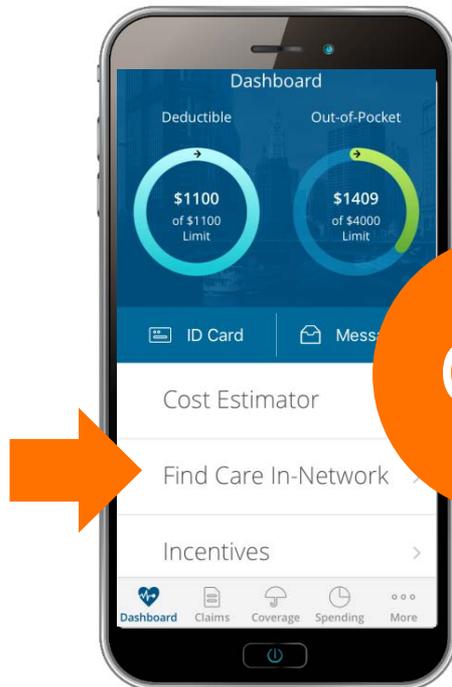
You select the location of your choice and have the service or procedure done.

4

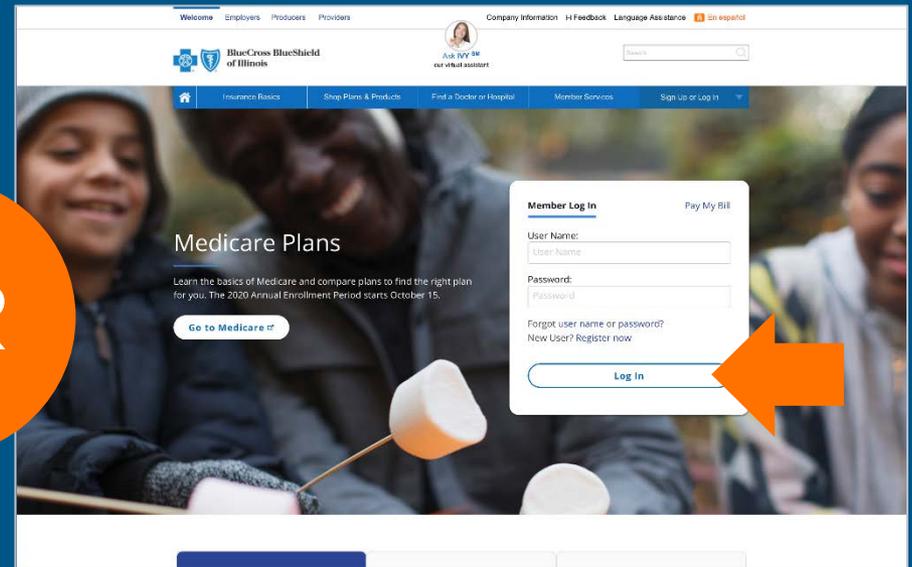
After the claim is paid, Member Rewards verifies that the location qualifies for a reward and Sapphire Digital mails you cash reward check.

# Use Member Rewards Online

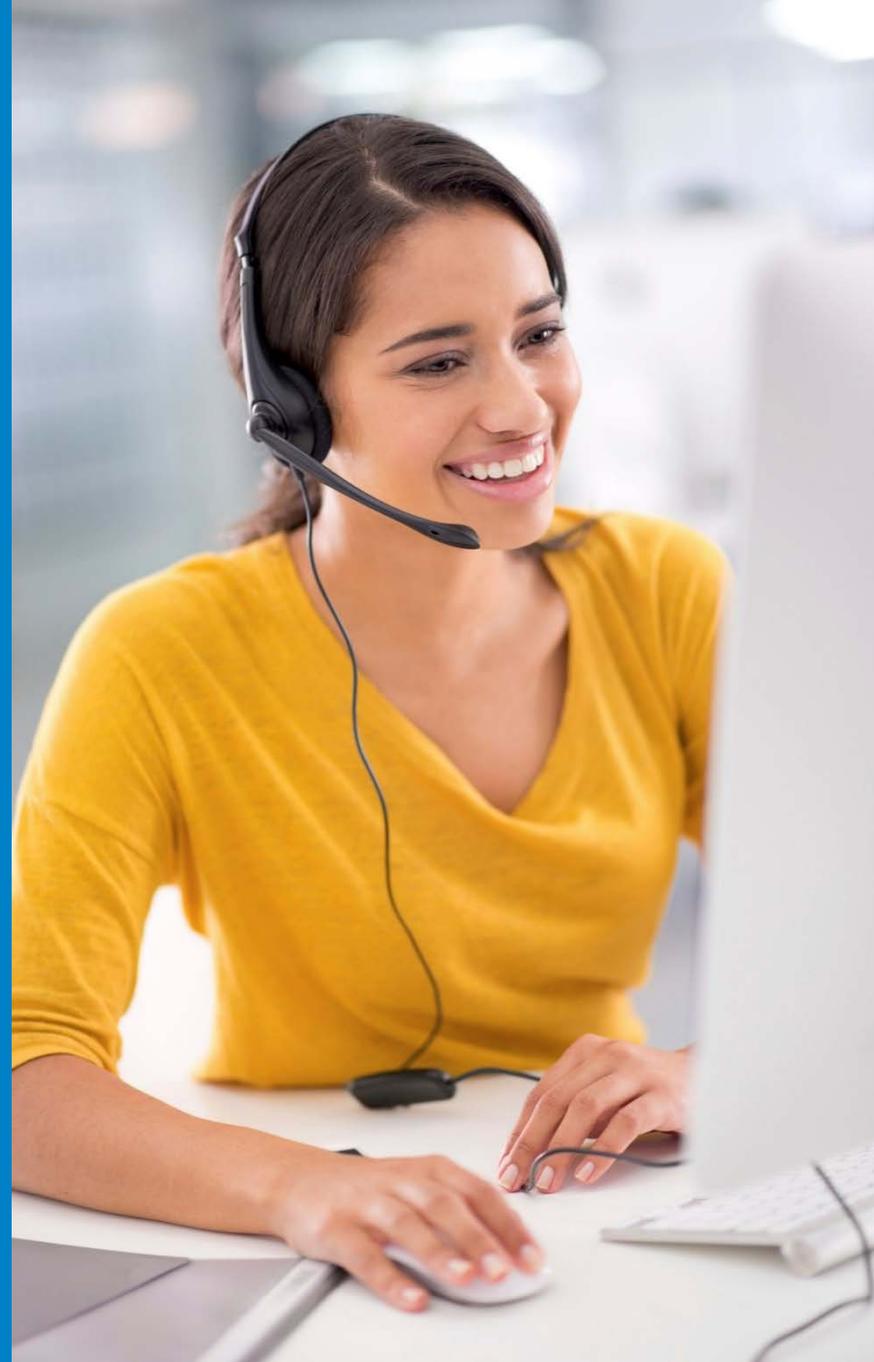
Access Member Rewards via the BCBSIL App, just log in and click Find Care In Network



Or visit [bcbsil.com](http://bcbsil.com), log in to **Blue Access for Members<sup>SM</sup>** and click **Doctors & Hospitals** tab to access Member Rewards.



# Benefits Value Advisor (BVA)



# Why BVA?

Without good health, you can't live a fulfilled life. Only you are responsible for your wellbeing!

But, the world of health care has become a confusing place where you'll need answers about:

- What my benefits cover?
- Where can I go for a procedure my doctor orders?
- What are my deductibles and copays?



# What Can a BVA Do for You?

**Tell you about online educational tools, lower-cost options and quality care.**

When needed, a BVA can also:

- Simplify complex benefit options, making them easier to understand
- Help you use your benefits more wisely and get better value

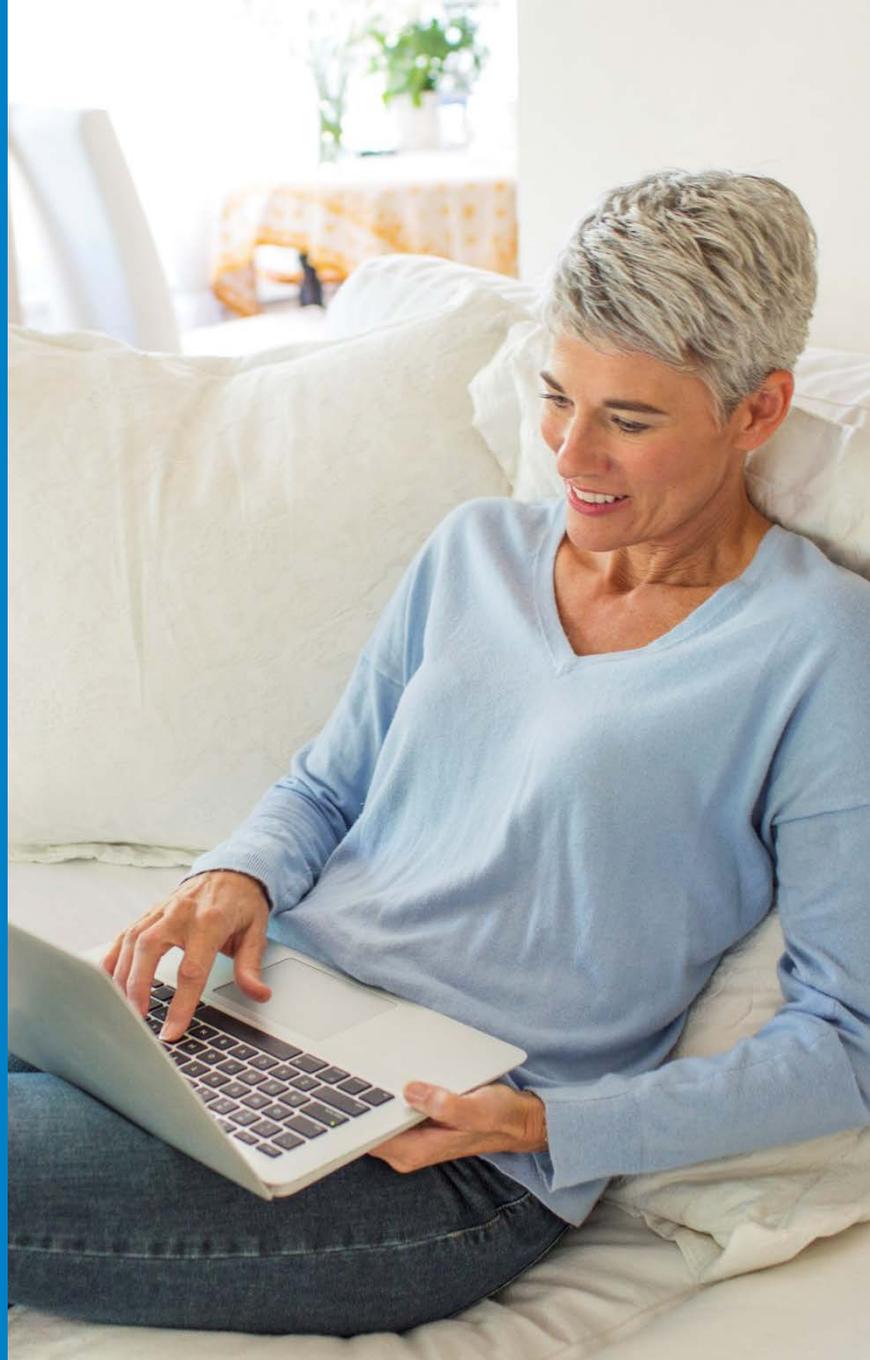
You'll get guidance for all your BCBSIL benefits and coverage so you only need one call to get support.



- **Get cost estimates for various providers and procedures**
- **Help to schedule appointments**
- **Assist with referrals**
- **Help with preauthorization**

Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

# Virtual Visits



# Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A virtual visit may be a better alternative to the emergency room or urgent care center.

Virtual visits may not be available on all plans.

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 that of its contracted providers.



# How Virtual Visits Work

## CONNECT

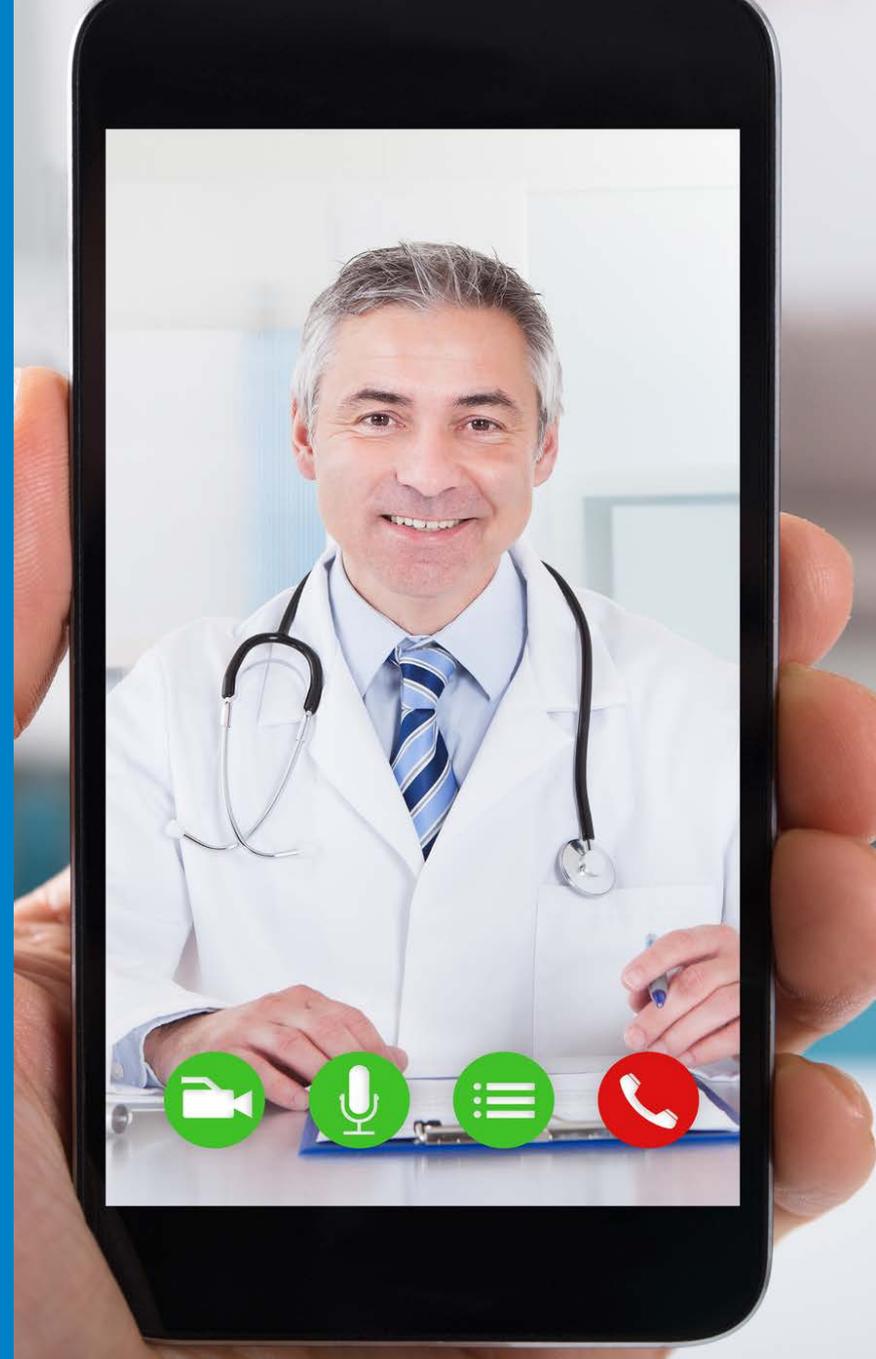
Access where mobile app, online video or telephone service is available

## INTERACT

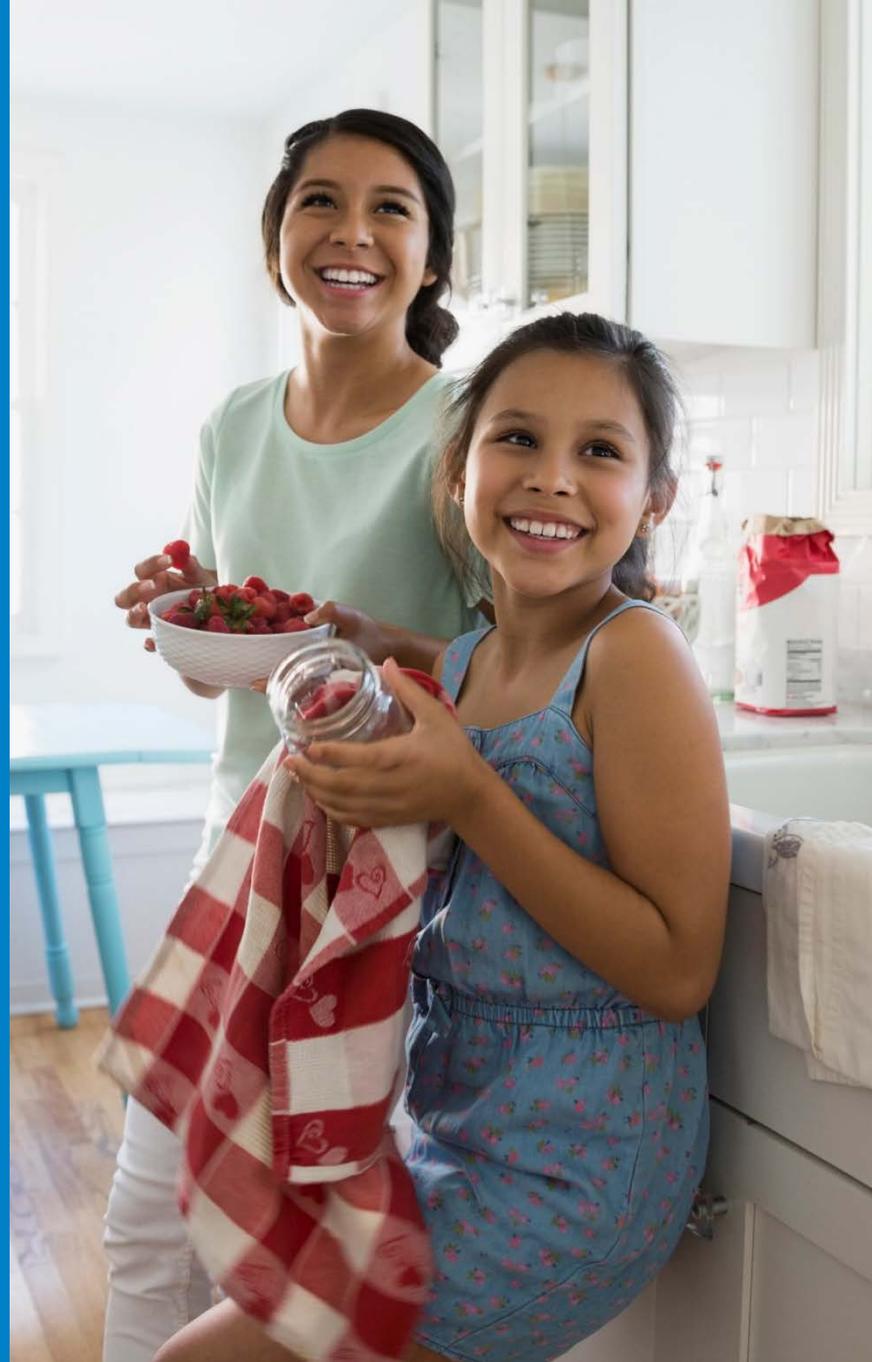
Real-time consultation with an independently contracted, board-certified doctor or therapist

## DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)



# Stay Engaged in Your Health Care



# How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder**<sup>®</sup>
- **Review EOBs** and bills sent by your providers
- **Use wellness benefits**
- **See your physician regularly** for preventive care or illness
- **Ask your health care provider questions** about prescribed medications and treatment
- Ask your doctor if **lower-cost drug options** are right for you
- **Visit [bcbsil.com](https://bcbsil.com)** for more health and wellness information

