



BlueCross BlueShield
of Illinois



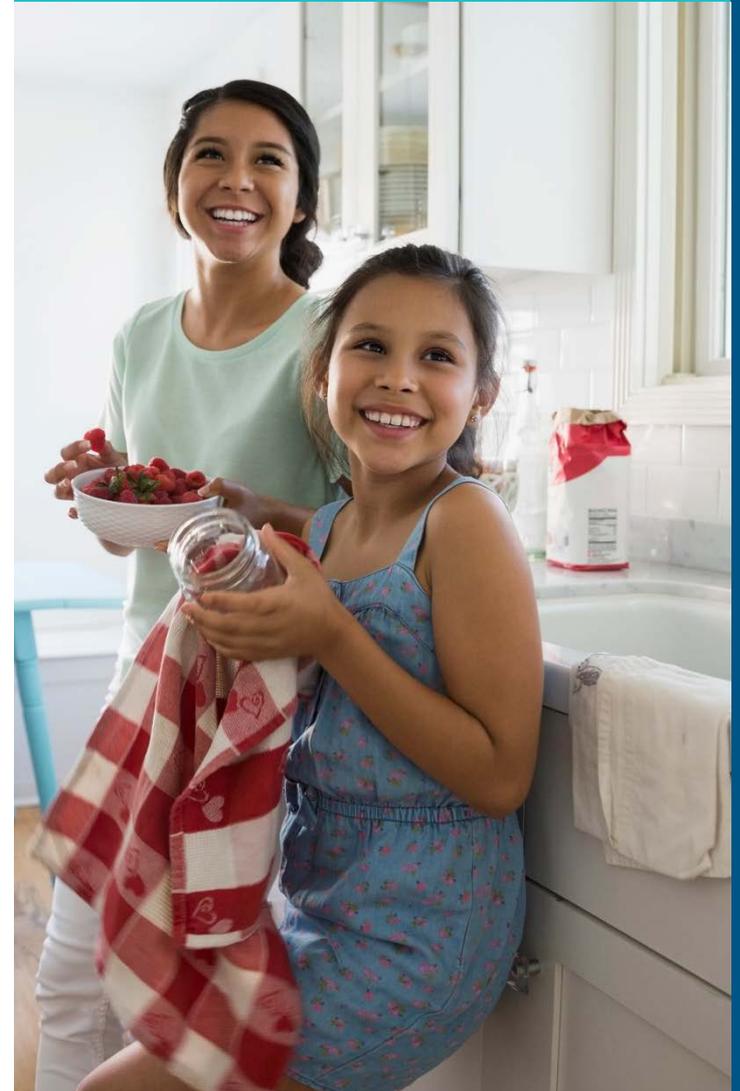
2020

OPEN
ENROLLMENT

HMOI &
BAHMO®

Today, We Will Cover:

- About BCBSIL
- Customer service
- Health and wellness programs
- Online tools and resources



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

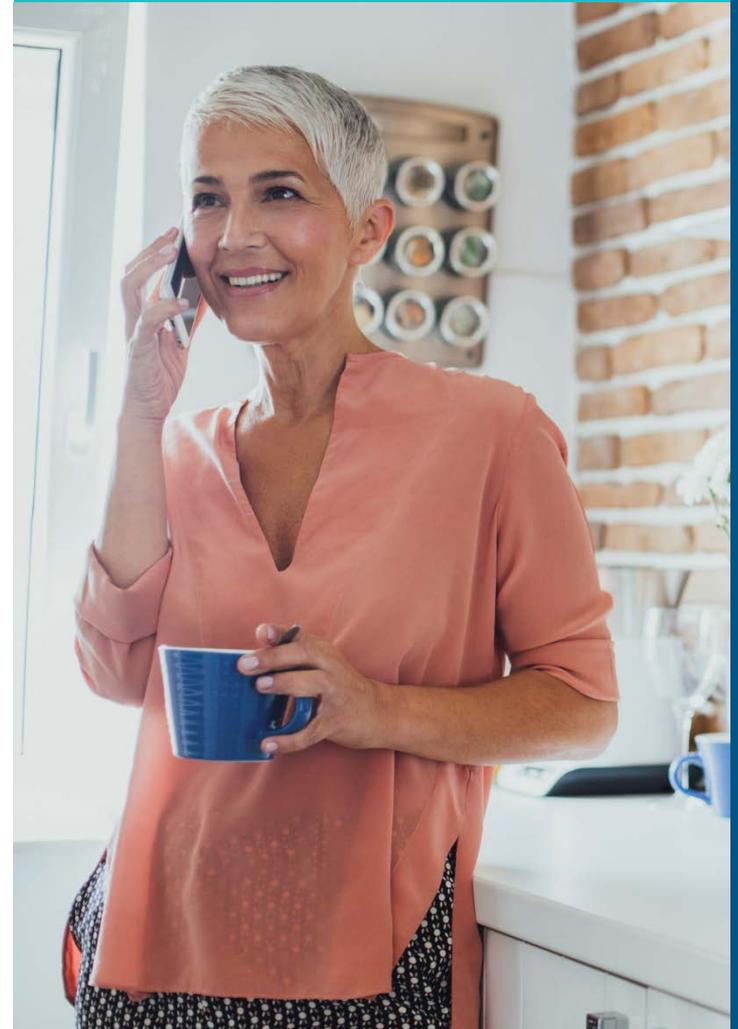
Consider your health status and services you expect to use during the year. What has your experience been in past years?

Customer Service

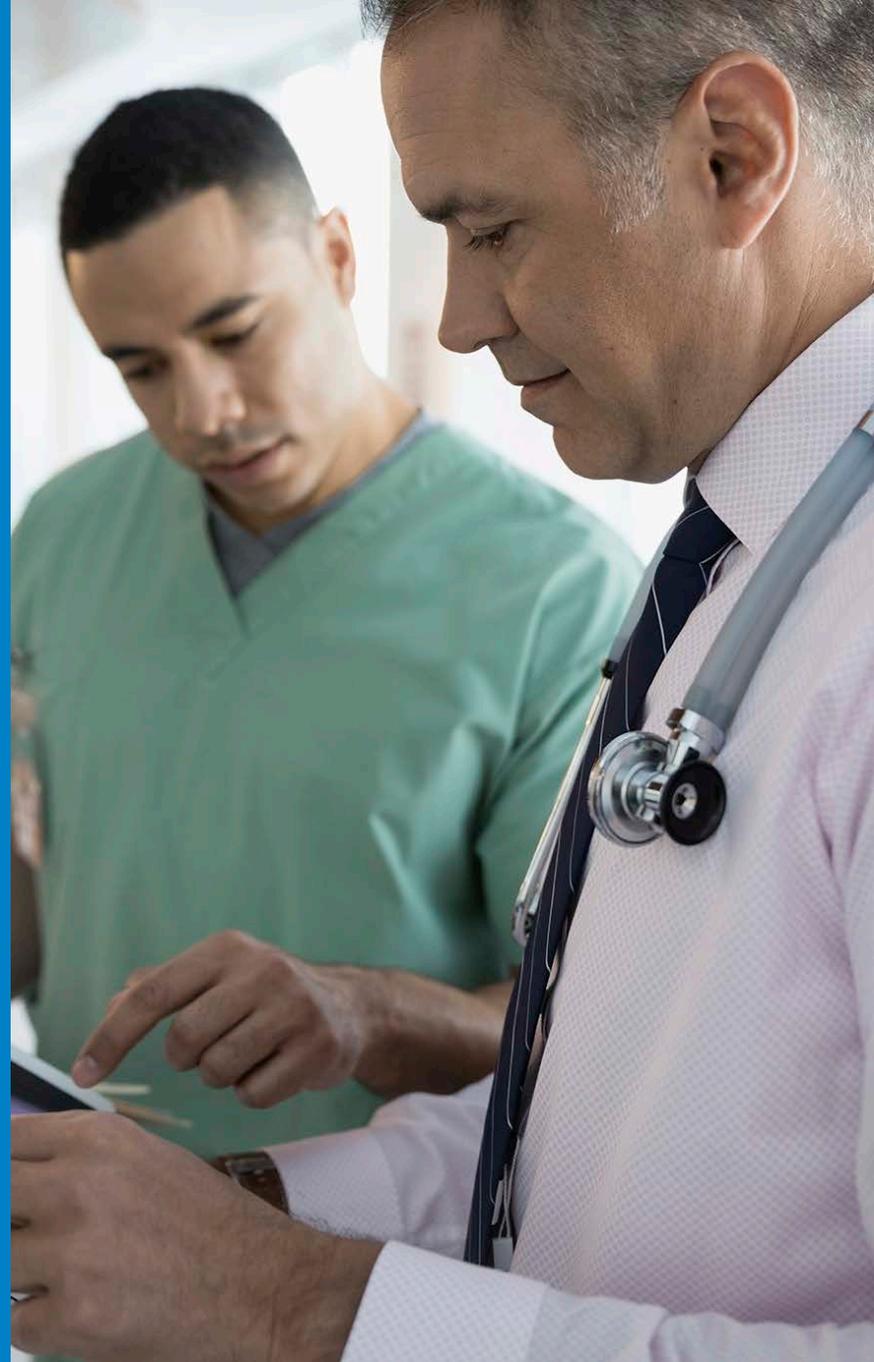
800-892-2803

Call your BCBSIL customer service team for:

- Medical benefit coverage questions
- Help with finding HMO providers
- Medical group changes
- Claim questions or status
- Membership and eligibility
- Help with navigating online tools
- ID card requests
- Health education and transfer to other health programs

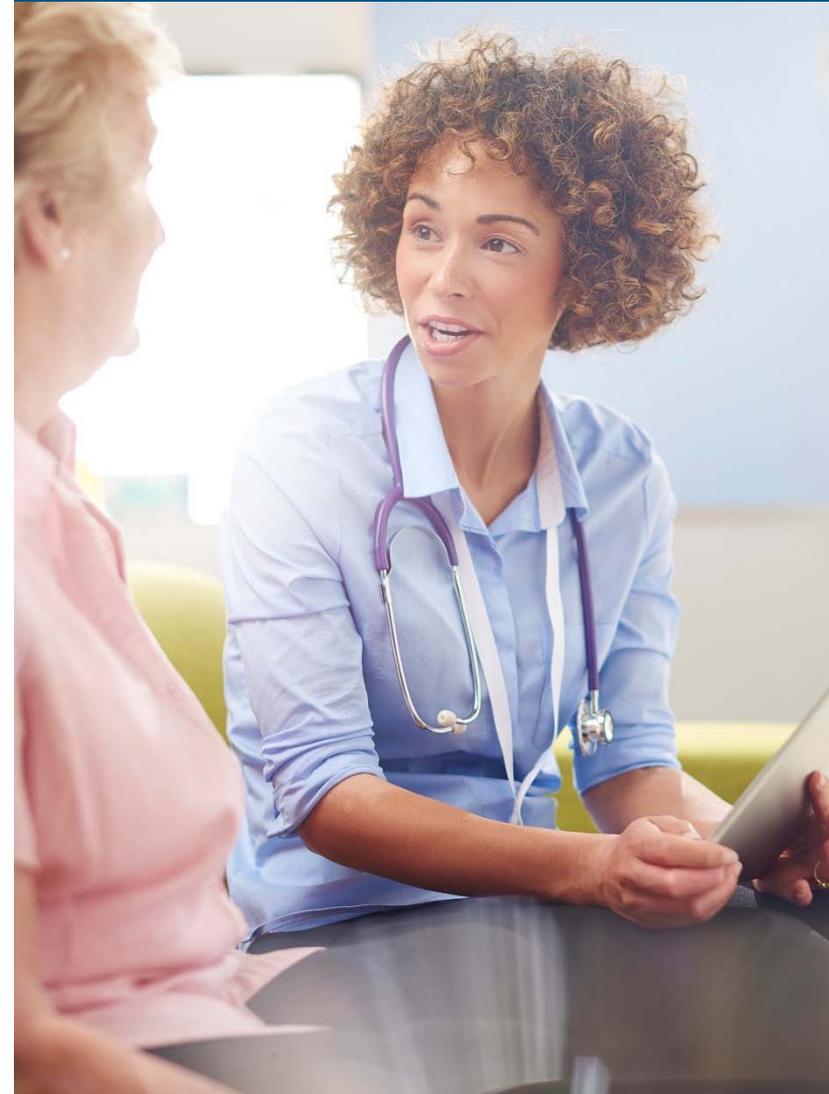


HMO Benefit Plan



HMO Benefit Overview

- HMO Illinois® believes that the best people to determine what medical care is needed are members and their doctors.
- Our model is unique and different from other HMOs. We don't get involved in deciding a member's treatment.
- Primary Care Physicians (PCPs) help members navigate the health care system by coordinating comprehensive care. They:
 - Determine medical needs
 - Help inform the member's health care treatment decisions
 - Get members involved in preventive care activities



How the PCP Relationship Works

- Each covered employee and dependent chooses a participating medical group/ Independent Physician Association (IPA) and selects a PCP within that group
 - Female members may also choose an OB-GYN or a woman's principal health care provider (WPHCP)* in addition to their PCP
- Your PCP will coordinate your covered health care services and provide specialist referrals when appropriate
- If you need urgent care, check with your medical group before seeking services to find out if you need your PCP's referral or approval

*Must have a referral arrangement with the member's PCP

Out-of-network coverage on the HMO plan is available in case of emergency — in an emergency, call 911 or go directly to the nearest emergency department.

Your PCP will guide you in making health care treatment decisions for preventive care and managing chronic conditions

PCP Guides Your Care

Preventive Care

- Childhood Immunizations
- Breast/Cervical/Colorectal Cancer Screening
- Cardiovascular Disease Prevention
- Adult Wellness
- Pediatric Wellness

Condition Management

- Asthma
- Diabetes

How to Change Your Medical Group or PCP

- You may change medical groups by calling BCBSIL customer service
 - Changes can be made up until the last day of the month for an effective date of the first of the following month
 - For example: Make changes by January 31 for an effective date of February 1
- Change PCPs within your medical group by notifying the group directly



Out-of-Area Coverage

Employees and covered dependents have access to health care benefits **when traveling** or **temporarily living** out-of-state



BlueCard®

- Covers members traveling outside of Illinois who need medical attention when it is not an emergency
- Members pay an applicable copayment at the time of service and don't need to submit claim forms

Guest Membership

- Covers members who are living out of the participating service area for at least 90 consecutive days
- Members can become Guest Members with full benefits at an affiliated BCBS HMO in another state

How to Find a Provider



From your computer or mobile device, log on to bcbsil.com and click on **Find a Doctor**



Call Customer Service on the back of your ID card **800-892-2803 (HMO)**

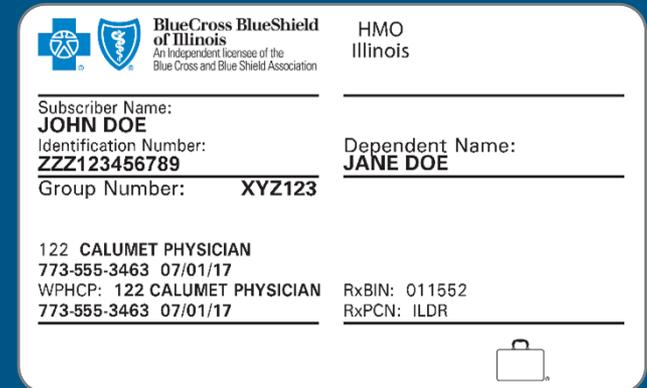
When traveling, call BlueCard[®] Access — available 24/7 **800-810-2583**



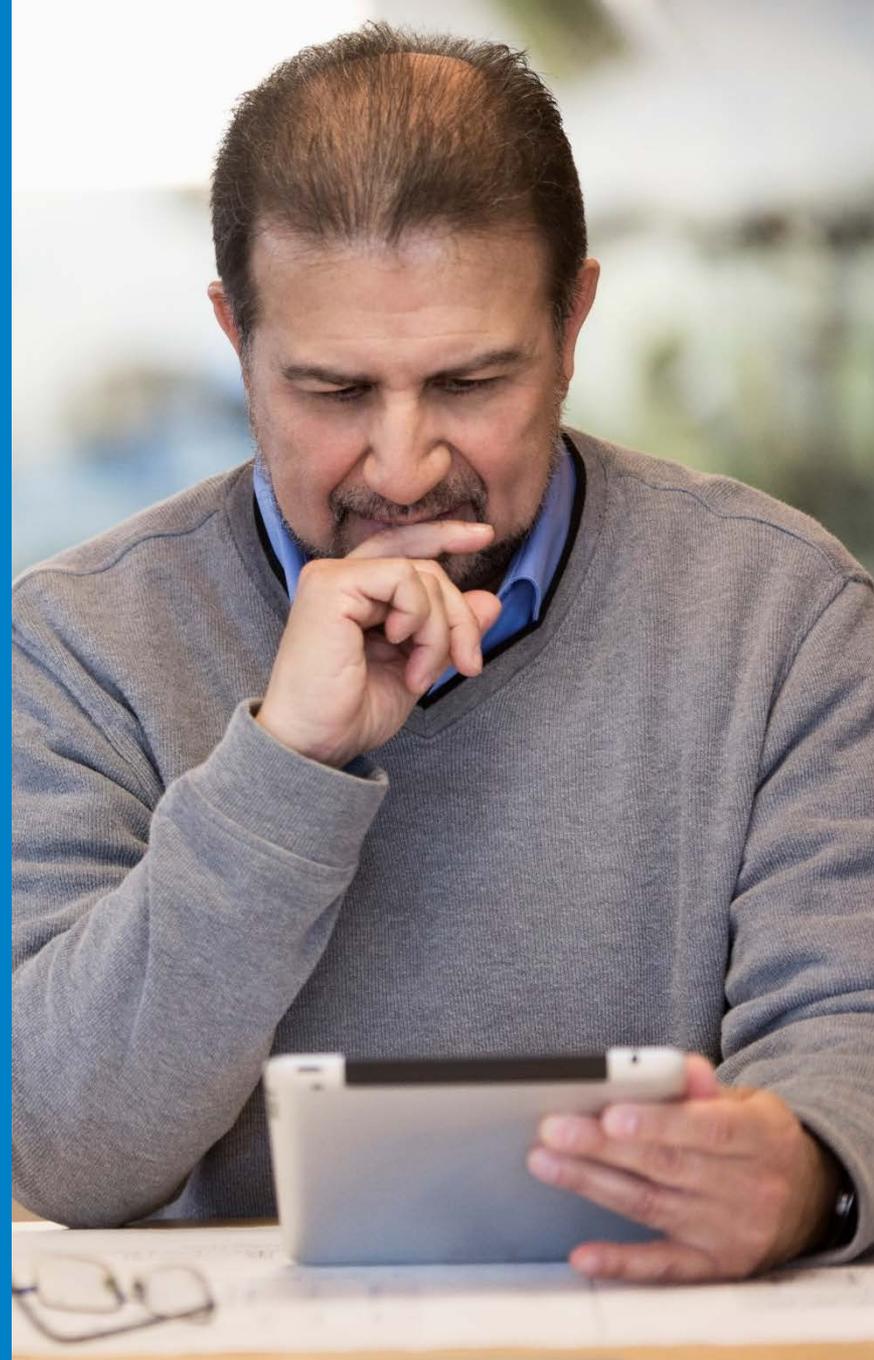
Talk with your physician's office

HMO Illinois® ID Card

Each dependent will receive a card listing his/her name and medical group name and phone number



Blue Access
for MembersSM
SECURE MEMBER SITE



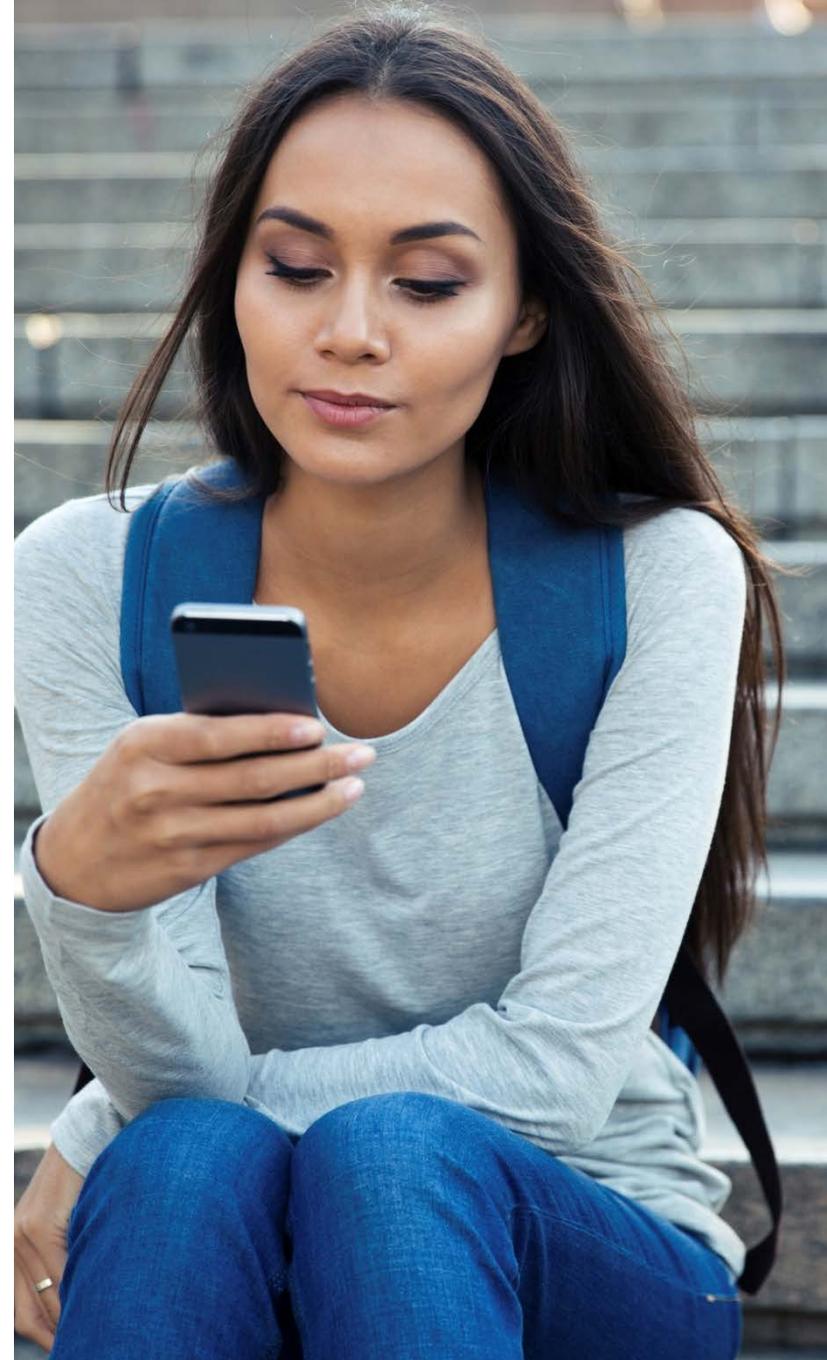
Blue Access for MembersSM

Save time with self-service support tools and health and wellness resources on a convenient and secure online site

- Change medical group selection
- Check claims and claims history
- View, save or print Explanation of Benefits (EOBs)
- Sign up for electronic EOBs, and turn off paper
- View benefits and covered dependents
- Check coverage details and Rx benefit information
- Manage mobile and texting preferences
- Request new ID cards or print temporary ID cards
- Access health and wellness information and guides
- Get details on wellness, discounts

**Log on and perform protected transactions
24 hours a day, 7 days a week***

*Claim Statements/EOBs are not available from 3–6 a.m.



Blue Access for MembersSM Homepage

The screenshot shows the Blue Access for Members homepage. At the top, there is a navigation bar with tabs: Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. The 'My Health' tab is highlighted. Below the navigation bar, there is a 'Welcome' message and a 'Last login' timestamp. The main content area is divided into several sections: 'Message Center' with two messages, 'Health Care School' with a 'Learn More' button, 'MY COVERAGE' section showing Plan Type (HMO), Group Number, ID Number, and Prescription Drug Copay options, 'MY CLAIMS ACTIVITY' table, 'Quick Links' section with various service links, and a 'Stay Updated' section with social media icons. A 'Provider Finder' section is also visible at the bottom right.

Service Date	Member	Provider	Status	Billed	You May Owe
02/10/2016					

My Coverage view benefit highlights and your medical group information, or change your medical group online

Access the **Provider Finder[®]** to locate doctors and hospitals

Quick Links for easy access to Health Assessment, Fitness Program, Member Discounts, or to get an ID card

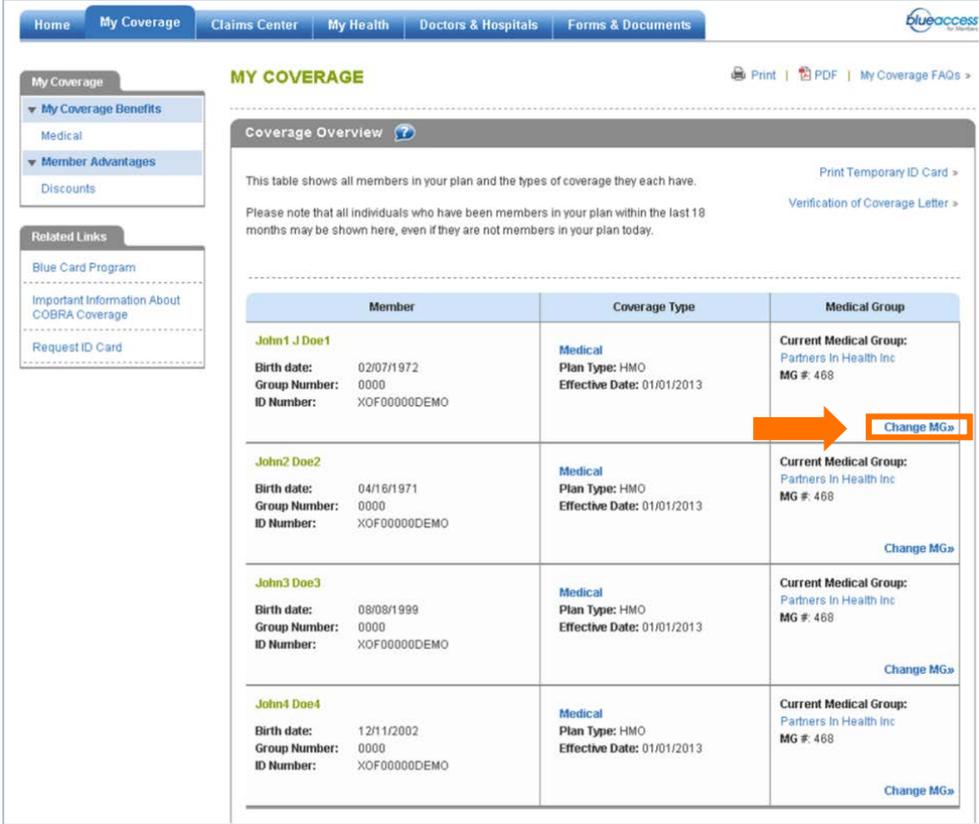
My Claims Activity displays recent claims for some services

My Health tab links you to health and wellness content, articles, videos and the My Care Profile

Sample HMO home page shown. Your page may be different depending on your particular benefits plan.

Change Your Medical Group Online!

- You may change medical groups (MG) by logging on to Blue Access for MembersSM
- You may also change medical groups by calling BCBSIL customer service
- Change PCPs within your medical group by notifying the group directly



The screenshot shows the 'MY COVERAGE' section of the Blue Access for Members website. The page has a navigation bar with links for Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. The 'My Coverage' section is active, showing a 'Coverage Overview' table. The table lists four members, each with their birth date, group number, ID number, coverage type, plan type, effective date, and current medical group. An orange arrow points to a 'Change MG' link in the first row of the table.

Member	Coverage Type	Medical Group
John1 J Doe1 Birth date: 02/07/1972 Group Number: 0000 ID Number: XOF00000DEMO	Medical Plan Type: HMO Effective Date: 01/01/2013	Current Medical Group: Partners In Health Inc MG # 468 Change MG»
John2 Doe2 Birth date: 04/16/1971 Group Number: 0000 ID Number: XOF00000DEMO	Medical Plan Type: HMO Effective Date: 01/01/2013	Current Medical Group: Partners In Health Inc MG # 468 Change MG»
John3 Doe3 Birth date: 08/08/1999 Group Number: 0000 ID Number: XOF00000DEMO	Medical Plan Type: HMO Effective Date: 01/01/2013	Current Medical Group: Partners In Health Inc MG # 468 Change MG»
John4 Doe4 Birth date: 12/11/2002 Group Number: 0000 ID Number: XOF00000DEMO	Medical Plan Type: HMO Effective Date: 01/01/2013	Current Medical Group: Partners In Health Inc MG # 468 Change MG»

Services and Programs to Keep You Healthier



What's Preventive, What's Not?

What's covered?

Recommended routine gender and age-specific preventive care and screenings — such as physical and ob-gyn exams, mammograms and other cancer screenings, well-child care and immunizations — both facility and professional services

Important to remember:

Lab tests related to a condition such as diabetes or asthma **are not** considered preventive.

Mammogram Example

PREVENTIVE

- Jane has a regular preventive mammogram performed (in-network)
Preventive coverage = 100%, no copay

DIAGNOSTIC

- Jane's 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

Wellness Guidelines

Wellness Guidelines for adults and for children can be found when you visit bcbsil.com and log in to Blue Access for MembersSM

Click on the My Health tab and look for the **Wellness Guidelines** section near the bottom of the page

Your PCP is also a great resource for wellness guidelines

Women's Health

Women have their own unique health care needs. To stay well, they should make regular screenings a priority. In addition to the services listed in the Adult Health section, women should also discuss the recommendations listed on this chart with their doctor.

Women's Recommendations

Mammogram	Every 1-2 years for women age 40-74.*
Clinical Breast Exam	Every 3 years for women ages 20-39. Annually for ages 40 and over.
Cholesterol	Starting age and frequency of screenings are based on your individual risk factors. Talk with your doctor about what is best for you.
Pap Test	Women ages 21-65: Pap test every 3 years. Another option for ages 30-65: Pap test and HPV test every 5 years. Women who have had a hysterectomy or are over age 65 may not need a Pap test.*
Osteoporosis Screening	Beginning at age 65, or at age 60 if risk factors are present.*
Aspirin Use	At ages 55-79, talk with your doctor about the benefits and risks of aspirin use.

Men's Health

Men are encouraged to get care as needed and make smart choices. That includes following a healthy lifestyle and getting recommended preventive care services. If they follow a game plan for better overall health, they'll be more likely to win at wellness.

In addition to the services listed in the Health section, men should also their doctor the recommendations table to the right.

Men's Recommendations

Cholesterol	Ages 20-35 should be tested if at high risk. Start age 35 and over should be tested.
Prostate Cancer Screening	Ages 55 and over, discuss the benefits and risks of screening with your doctor.*
Abdominal Aortic Aneurysm	Once between ages 65 and 75 if you have an aortic aneurysm.
Aspirin Use	At ages 45-79, talk with your doctor about the benefits and risks of aspirin use.

Ask Your Doctor

You probably don't hesitate to exercise, lose weight and stop ask about:

- Dental health
- Problems with drug
- Sexual behavior and
- Feelings of depression
- Domestic violence
- Accident/injury prevention

Routine Children's Immunization Schedule*

Vaccine	Birth	1 month	2 months	4 months	6 months	12 months	15 months	18 months	17-23 months	4-6 years
Hepatitis B (HepB)	✓	✓				✓				
Rotavirus (RV)			✓	✓	✓					
Diphtheria Tetanus and Pertussis (DTaP)			✓	✓	✓			✓ ¹		✓
Hearing/Phisus			✓	✓	✓		✓			
Influenza (Type B) (IIVb)			✓	✓	✓					
Pneumococcal Conjugate (PCV)			✓	✓	✓					
Inactivated Polio Vaccine (IPV)			✓	✓	✓					✓
Influenza (Flu)					✓	Recommended yearly starting at age 6 months with 2 doses given the first year.				
Meningococcal (MenACWY)										✓
Meningococcal (MenB)										✓
Hepatitis A (HepA)						✓	First dose 12-23 months. Second dose 6-18 months later.		✓	

* See date
 ** Number of doses needed varies depending on vaccine used. Ask your doctor.
 1 The 18-month dose of DTaP may be given as early as 12 months, as long as at least 6 months have passed since the 3rd dose.

Tweens and Teenagers

As your children grow into teens, they should continue yearly doctor visits for exams and scheduled immunizations. These visits give the doctor a chance to talk about:

- The importance of good eating habits and regular physical activity
- Avoiding alcohol, smoking and drugs
- Impact of sexual activity and sexually transmitted diseases

Recommended Immunizations for ages 7 to 18*

Vaccine	7-10 years	11-12 years	13-15 years	16 years	17-18 years
Tetanus Diphtheria Pertussis (Tdap)		✓			
Human Papillomavirus (HPV) - females and males		2 doses			
Meningococcal (MCV)		✓		✓	
Influenza (Flu)			Yearly		

* See date
 ** These recommendations come from the Centers for Disease Control and Prevention and the American Academy of Pediatrics. The recommendations are 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 individual advice on the recommended period.

For questions about your health coverage, call the Customer Service telephone number on the back of your BCBS ID card.

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 MembersSM and click “Fitness Program” in Quick Links to reach the enrollment page

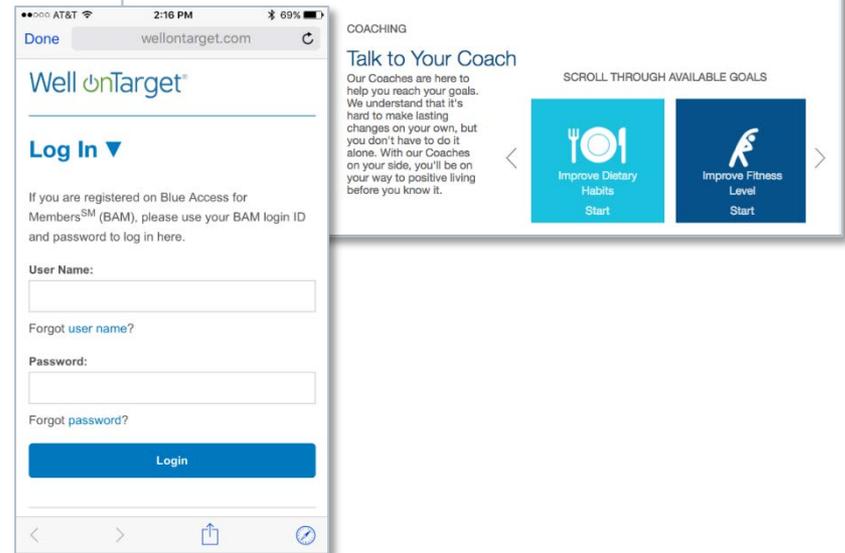
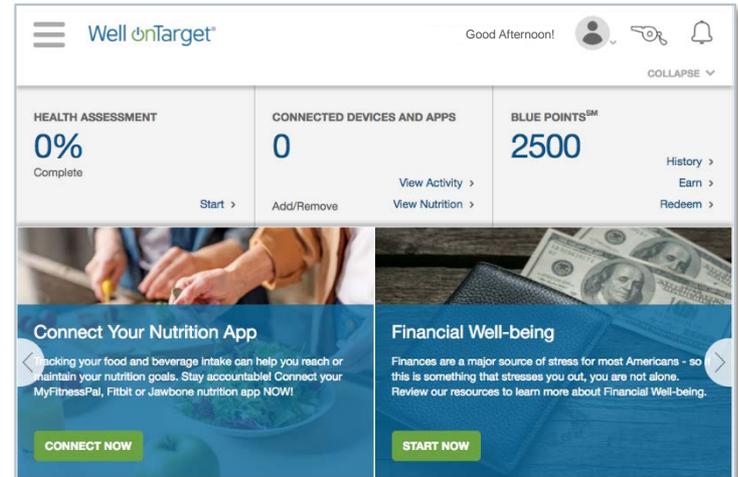


Available to members and their covered dependents (age 18 and older).

Member Wellness Portal

Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management courses
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Text message alerts
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)

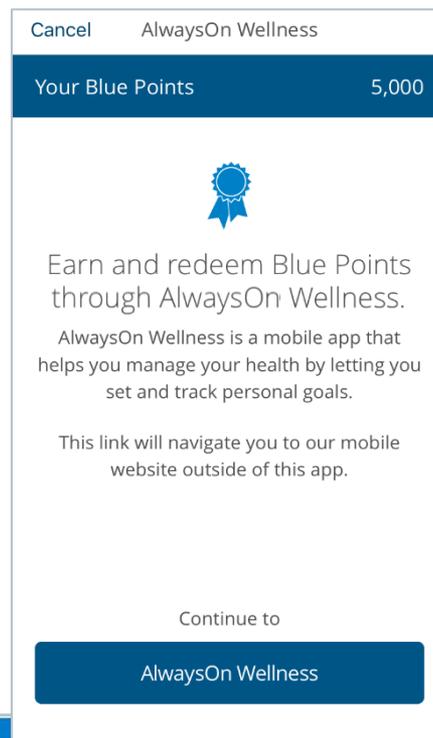


*Blue Points program rules are subject to change without prior notice. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

Blue PointsSM Program

Reward Yourself!

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



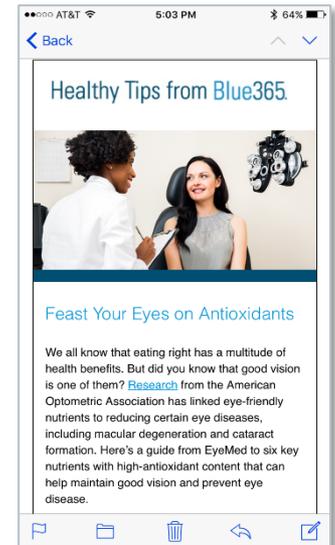
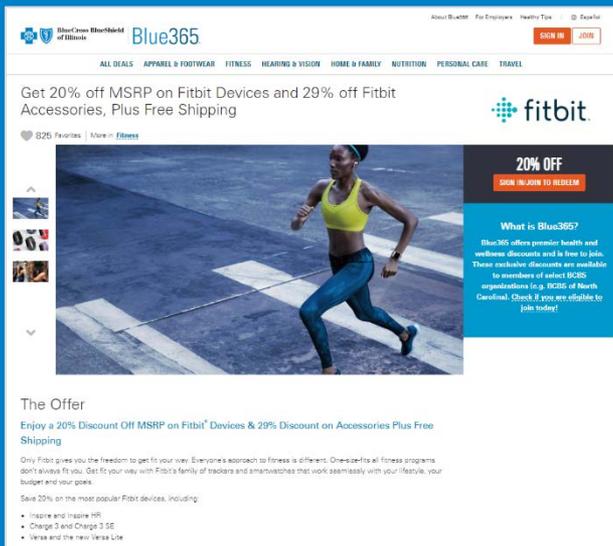
Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

Blue365[®]

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 MembersSM 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.

You're Mobile. We're Mobile.

**You can get the information
you need right from your
phone or tablet**

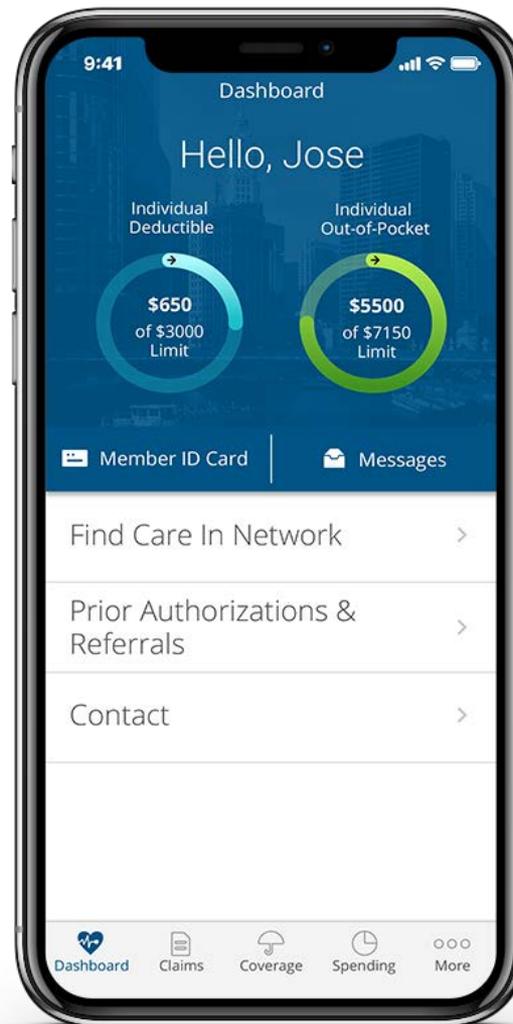
- bcbsil.com (optimized for mobile devices)
- Blue Access for MembersSM
- Text reminders (once you opt in)
- BCBSIL App



BCBSIL App for Mobile Devices

Helps You Understand Your Benefits

- Quick access to member information and resources including claims, coverage and ID information
- Ability to email your ID or send to Apple Wallet
- Available in English and Spanish



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

*Message and data rates may apply.