

It's to your advantage to partner with Blue Advantage HMOSM



Knowing your benefits, and how to use them, can help you better take care of your and your family's health care needs. With the Blue Cross and Blue Shield of Illinois (BCBSIL) Blue Advantage HMOSM plan, you can take advantage of:

A Dedicated Team to Help You

The Blue Advantage HMOSM network is made up of many different groups of independently contracted doctors, called medical groups, which work with you to take care of your health care needs. You choose a medical group that is easy for you to reach and use. In addition, you select a primary care physician (PCP), also known as a personal care physician, in that group to support your care. Each covered family member can choose a different medical group or PCP from the contracted network. Having a PCP is beneficial, because this doctor will:

- Know your health care needs and medical history
- Provide you with routine medical care
- Prescribe medication
- Guide and plan care that you may need from a specialist

Female members can also choose a Women's Principal Health Care Provider (WPHCP). This is a doctor who has special expertise in gynecology, obstetrics and other women's health issues.

A Large Network of Doctors

If, for any reason, you need to change your medical group, it's easy to do. Just call BCBSIL Customer Service at **800-892-2803**. You can change your PCP in a certain medical group by calling the group directly. Keep in mind that the Blue Advantage HMO network includes over 90 medical groups, more than 4,500 PCPs and over 9,000 specialists.

Predictable Costs

We know it's important to budget for health care costs. Blue Advantage is designed to offer:

- Consistent copayments/deductibles or coinsurance
- Predictable out-of-pocket expenses
- 100 percent coverage of recommended routine preventive care and screenings

Preventive Care to Help You Better Manage Your Health

Your personal care physician is focused on making sure you stay well and have access to preventive care. If you have a chronic health issue, such as asthma and diabetes, you may be enrolled in a condition management program to help you better manage your health and potentially save money on care. When you participate in one of these programs, you will have access to information, tools and self-care techniques to help you make a difference in your health. These programs may reduce inpatient admissions and emergency room visits for patients who work closely with their PCP.

The Tools and Support You Need

We understand that people like to use different ways to communicate with us. Whether you prefer to call, go online or use mobile services, the choice is yours.

Customer Service: You can call us at **800-892-2803**, weekdays, 8 a.m. to 6 p.m. (CST). We can answer many of our questions about a wide variety of issues, including:

- Your medical benefits
- How to find participating medical groups, PCPs and hospitals
- The status of your claims
- Navigating online tools
- ID card requests
- Health education
- Health programs
- Online tools and resources

Online and mobile services: Through our online resource called Blue Access for MembersSM (BAM), you can:

- Access health and wellness information
- View your benefits and covered dependents
- Check benefit details and prescription information
- Find a contracted doctor or hospital
- Request an ID card and print a temporary ID card
- Review claims
- Take a health assessment
- Sign up for the Blue365[®] program*, which offers exclusive discounts on health and wellness products and services that are not covered by your health plan, such as vision products and services, dental products, weight management programs and more

It's easy to get benefit information, health tips and reminders sent straight to your mobile phone. You can:

- Get text messages when your claims have been processed
- Sign up for weekly diet and fitness tips
- Send text messages to BCBSIL when you need instant access to your account information
- Receive text messages reminding you to check your blood sugar or take your medicine

Head in the right direction with Blue Advantage! To check out all the advantages of this plan, visit bcbsil.com/member.



* 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. Please check your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit information. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

This is only a brief summary of some benefits. Please refer to your Benefits Booklet for more complete details including benefits, limitations and exclusions.