



BlueCross BlueShield  
of Illinois



WELCOME  
to Open  
Enrollment  
2021

# Why Blue Cross and Blue Shield of Illinois?



**More Doctors  
and Hospitals**



**Coverage  
Everywhere You Go**



**Personalized  
Customer Service**



**Health and  
Wellness Programs**



**Tools and  
Resources**



**Digital  
Capabilities**

# 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?

# More Doctors. More Hospitals.



91%  
of doctors

96%  
of hospitals



Nearly 1.2 million  
Providers



More than 7,800  
Hospitals



**Nationwide Coverage**  
when traveling or living  
outside of home state



**Blue Cross Blue Shield  
Global Core**  
coverage when traveling  
in 170 countries and  
territories

# 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
- National PPO Network

## Out-of-Network Providers

### DRAWBACKS

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

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

# How to Find a PPO Provider



From your computer or mobile device, log on to **bcbsil.com** and click on **Provider Finder<sup>®</sup>**



Call the Customer Service number on the back of your ID card **800-828-3116 (PPO)**

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



Talk with your provider's office



# Service That Takes You Out of the Middle

**Call customer service for assistance and questions about:**

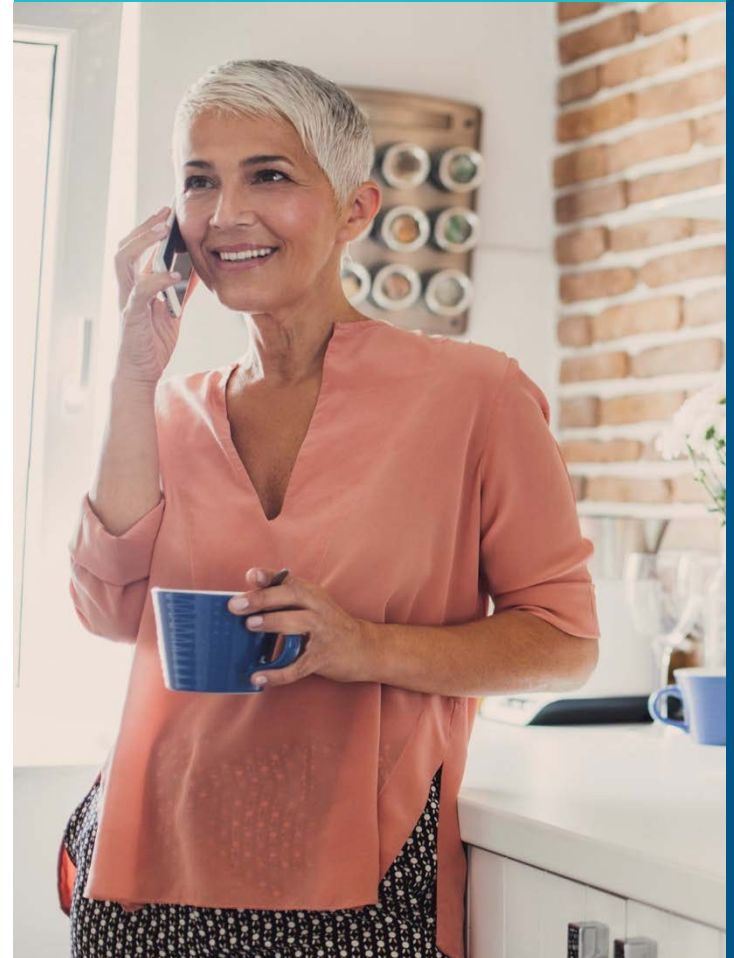
- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care

## Medical:

Customer Service: 800-828-3116

## Dental:

Customer Service: 800-323-7201



# Benefits Comparison

Benefit	\$0 Deductible PPO #1 Plan		\$500 Deductible PPO #2 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$0	\$400	\$500	\$1,000
Family Deductible	\$0	\$800	\$1,000	\$2,000
Individual Out-of-Pocket Max	\$1,500	\$2,000	\$1,500	\$3,000
Family Out-of-Pocket Max	\$3,000	\$4,000	\$3,000	\$5,000
Office Visit	\$25	50%*	\$10	70%*
Preventive Care	100%	50%*	100%	70%*
Inpatient Admission	70%	50%*	90%*	70%*
Emergency Room	\$100 copay		\$150 copay	
All Other Covered Services	70%*	50%*	90%*	70%*
Retail Rx – Generic/ Preferred/Non-Preferred	\$10/\$30/\$45	N/A	\$10/\$30/\$45	N/A
Mail Order Rx – Generic/ Preferred/Non-Preferred	\$20/\$60/\$90	N/A	\$20/\$60/\$90	N/A

\*after deductible



# Your BCBSIL ID Cards

- All employees will receive new ID cards. **One for Medical and one for Dental**



Subscriber Name: \_\_\_\_\_  
**FIRSTNAME M. LASTNAME**

Identification Number: \_\_\_\_\_  
**ABC111223333**

Group Number: **1xx0xxx0**

Plan Code: 621/121

RxBIN: 01552x  
Rx PCN: ILDR

**PPO** 

Two ID cards are provided for family coverage.

**Only the employee (subscriber) will be listed on the ID card**

You can call Customer Service or log on to **Blue Access for Members<sup>SM</sup>** to order additional or replacement ID cards.

# Blue Distinction® Centers



# Blue Distinction® Specialty Care Program

Hospitals may all look the same, but there are often differences in the quality of care you receive depending on the facility you choose.

**The choices you make matter when it comes to your health care.**

Hospitals and medical facilities with **superior expertise** in **delivering higher quality health care** in these 6 specialties:



**Bariatric  
Surgery**

**400+**  
FACILITIES



**Cardiac  
Care**

**450+**  
FACILITIES



**Knee and Hip  
Replacement**

**750+**  
FACILITIES



**Maternity  
Care**

**1,100+**  
FACILITIES



**Spine  
Surgery**

**400+**  
FACILITIES



**Transplants**

**125+**  
FACILITIES

# Enhancing the Program

To address market needs the Blue Distinction® program is transitioning from a quality-focused designation to a total value designation. Total value facilities will show a “+” sign on their logo in the online Provider Finder®.

Designated  
**BlueDistinction®**  
Center

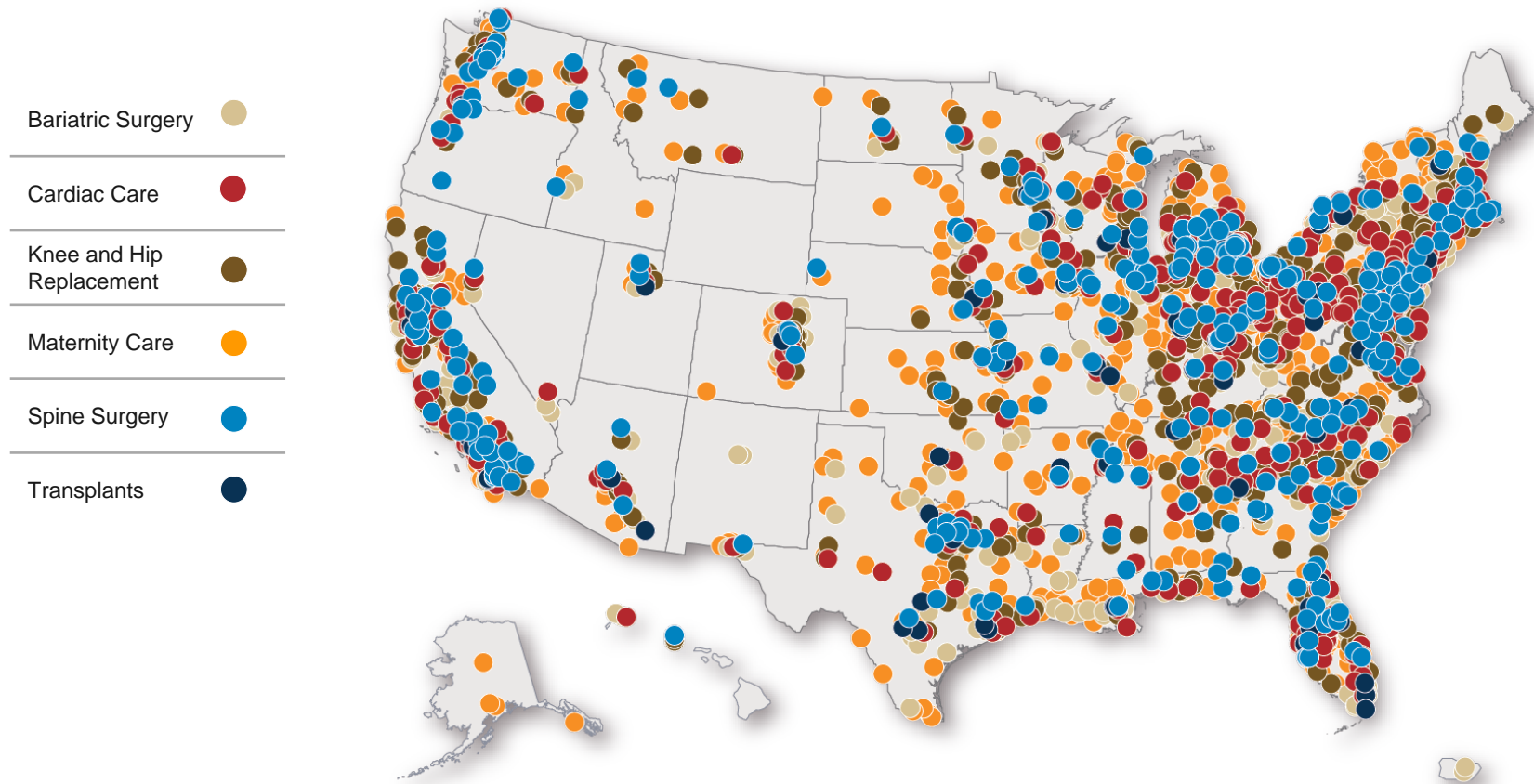
Hospitals recognized for their expertise in delivering **quality** specialty care

Designated  
**BlueDistinction®**  
Center +

Hospitals recognized for their expertise in delivering **quality**, **cost-efficient** specialty care

# National Access

Broad national access across all top 50 Metropolitan Statistical Areas (MSAs)



Please note that the symbols used on this map are tied to specific ZIP codes. As a result, there are often multiple designated facilities (BDC and/or BDC+) represented by a single visible symbol. Maps reflect designations as of June 2016.

# Health and Wellness





# Preventive Coverage

## 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
- **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 regular preventive mammogram performed (in-network)

Preventive coverage = 100%,  
no copay



## Mammogram Example

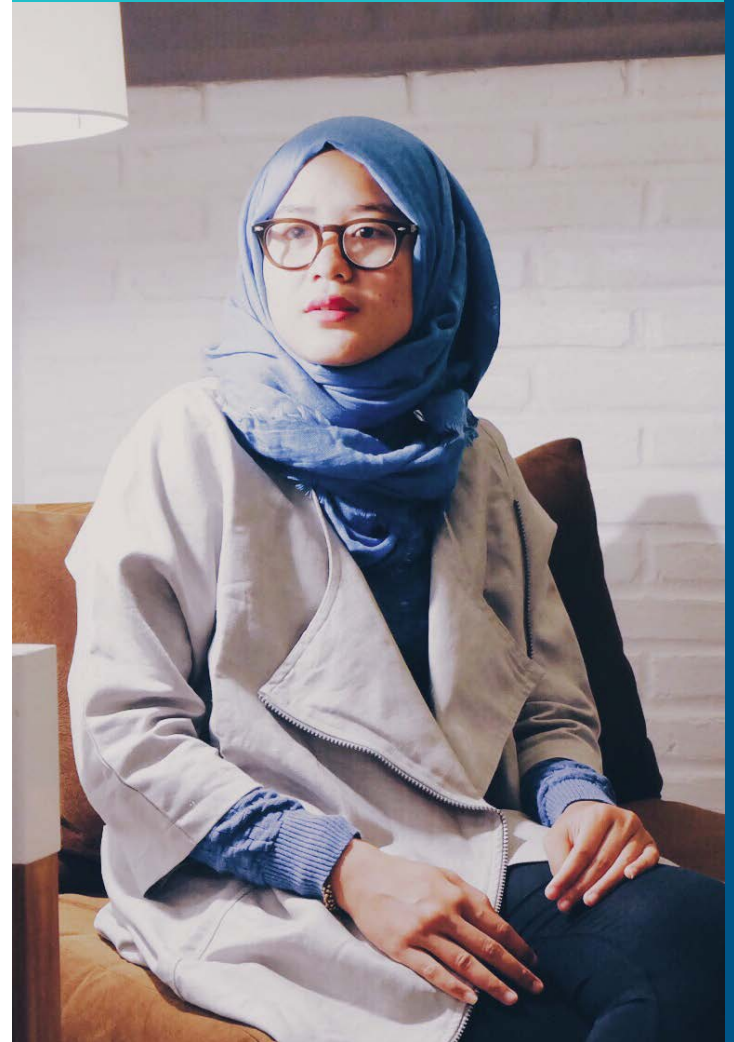
## DIAGNOSTIC

- 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 — 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

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

- Well-woman 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





# Lifestyle Management

## Weight Management and Tobacco Cessation

- Available through Blue Access for Members portal

**Support for a Healthier You**



24/7 Nurseline

**Advice anytime.**

Advice isn't just needed  
from 9 to 5.

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

Plus, you can also listen to more than  
1,200 AudioHealth Library topics

800-299-0274



A circular inset image on the left side of the page shows a middle-aged Black man with short hair, smiling and looking down at a blue smartphone he is holding in his hands. He is wearing a light blue button-down shirt. The background of the photo is slightly blurred, showing what appears to be an indoor setting with a wooden door.

# Here's One Call You Don't Want to Miss

If you get a call from Blue Cross and Blue Shield of Illinois (BCBSIL), we're calling to help you take good care of your health. Please answer or call us back.

Your health plan includes support for you and your covered family members from nurses and other medical professionals called health advisors.\* This extra help is available at no added cost to you.

**BCBSIL may call to help you:**

- Get the care you need for serious illnesses or injuries
- Have a healthy pregnancy and baby
- If you have been in the hospital or have had a major surgery

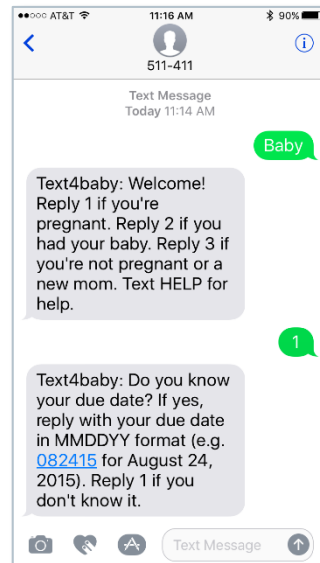
Calls from health advisors are not sales calls. We may ask you for information, like your name, date of birth or home address, to make sure that we are talking to you. Any information you provide to BCBSIL is confidential, as required by law.



# Special Beginnings®

Enroll in the Special Beginnings program to receive guidance from pregnancy to six weeks after delivery

- Pregnancy risk assessment
- Personal health guidance based on risk
- Educational materials
- Coordinated care with your physician
- Screening for depression



**Expectant mothers and babies get off to a healthy start with prenatal and postnatal education and support**



# 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 a nationwide network of more than 9,500 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

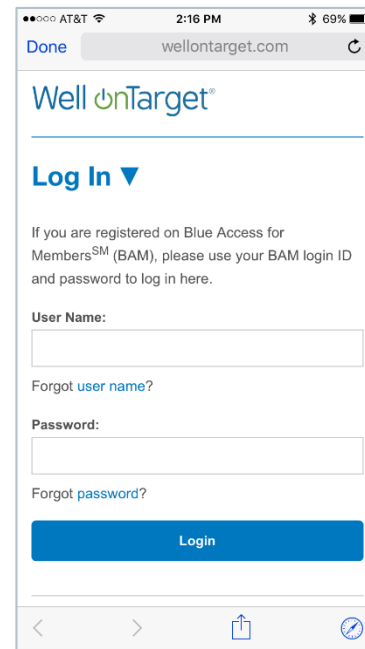
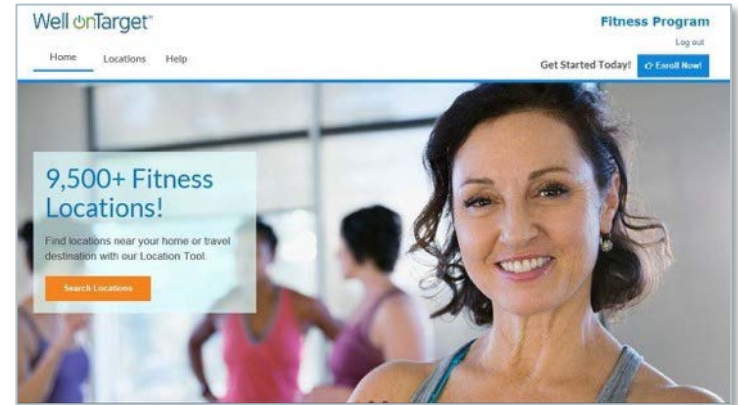
Available to members and their covered dependents (age 18 and older).

# Member Wellness Portal

## Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Self-directed courses
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Food and exercise diary
- Text message alerts
- Blue Points<sup>SM</sup> rewards\*
- Fitness Program
- Fitness Device Tracking
- Mobile App (AlwaysOn)

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



# Health Assessment

- Save and resume any time
- Snapshot Report shows your health status as you progress
- Fully personalized comprehensive Personal Wellness Report upon completing the Health Assessment
- Provider report to discuss with your health care professional

The image displays three overlapping screenshots of the 'Well on Target' health assessment interface.

**Top Screenshot: BEGIN YOUR HEALTH ASSESSMENT**  
This screen welcomes the user and provides instructions. It features a 'GET STARTED NOW!' button and a 'GO TO DASHBOARD' button. A progress meter shows 0% completion.

**Middle Screenshot: YOUR INFO: Let's get started**  
This screen contains four questions for personal information:  
1. What is your date of birth? (Input field: mm/dd/yyyy, example: 08/01/1984)  
2. What is your gender? (Radio buttons for Male and Female)  
3. What is your height without shoes? (Input fields for Feet and Inches)  
4. What is your weight?  
A progress meter shows 33% completion. A 'SAVE & CONTINUE' button is at the bottom right.

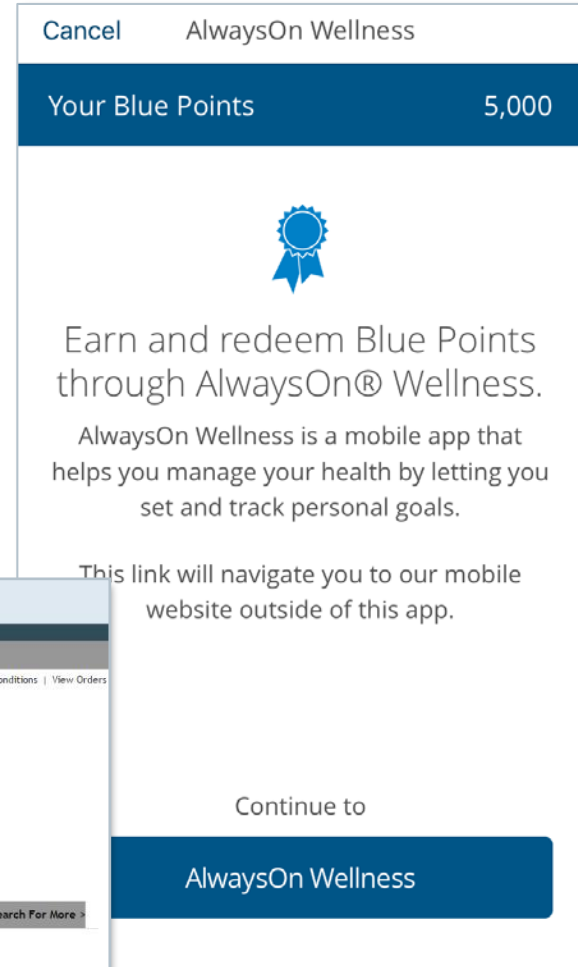
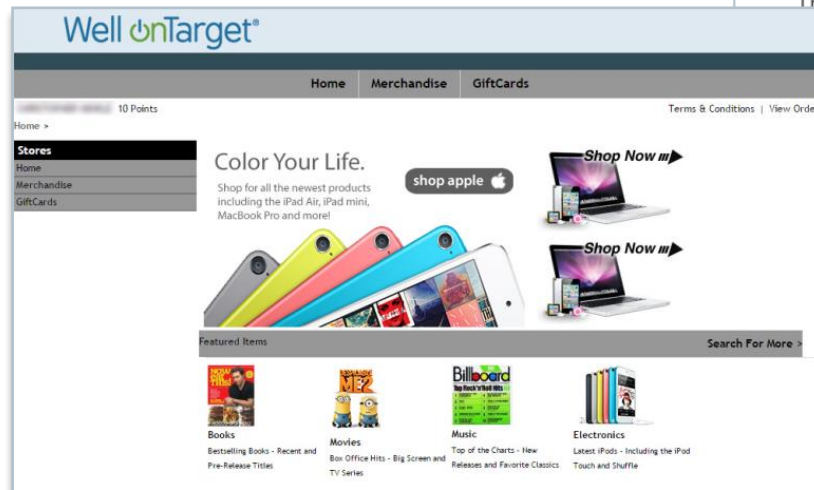
**Bottom Screenshot: DIET: You are what you eat**  
This screen shows two questions with radio button options:  
1. How many servings of fruit do you consume in a typical day? (Options: 6 or more, 4-5, 3, 2, 1, Less than 1, None)  
2. How many servings of vegetables do you consume in a typical day? (Options: 7 or more, 5-6, 4, 3, 2, 1, None)  
A 'CANCEL' button is at the bottom left.

**Bottom Screenshot: Your Snapshot Report**  
This screen displays a 'Your Snapshot Report' with a progress meter at 11%. It includes a congratulatory message and a chart comparing the user's status to 'Healthy' and 'Unhealthy' ranges. The chart shows the user is in the 'Healthy' range for all categories:  
- DIET: Well balanced  
- TOBACCO USE: No tobacco  
- PHYSICAL ACTIVITY: 100+ MET minutes  
- STRESS: Barely any or none  
- WEIGHT-BMI: BMI 20 or less  
- BLOOD PRESSURE: 120/80 or lower  
- TOTAL CHOLESTEROL: 140 mg/dL or lower  
- HDL: 70 mg/dL or higher  
Buttons for 'CANCEL', 'BACK', and 'SAVE & CONTINUE' are at the bottom.

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

## Reward Yourself!

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

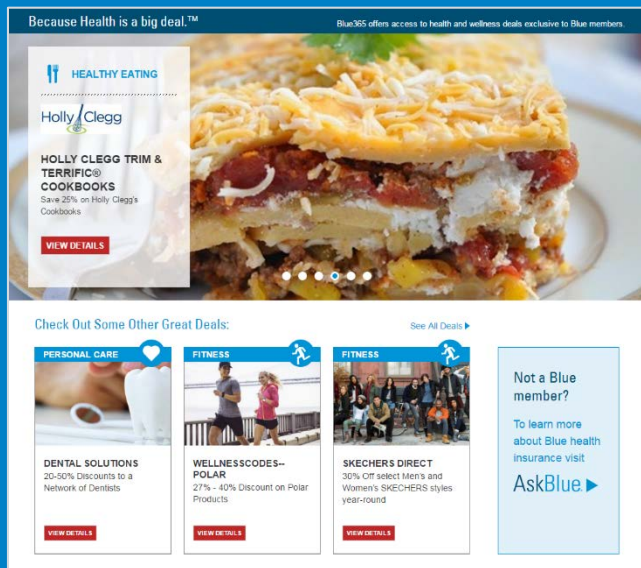




# Blue365® Member Discount Program

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 and diet-related services
- Log on to Blue Access for Members<sup>SM</sup> for updates 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. 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.

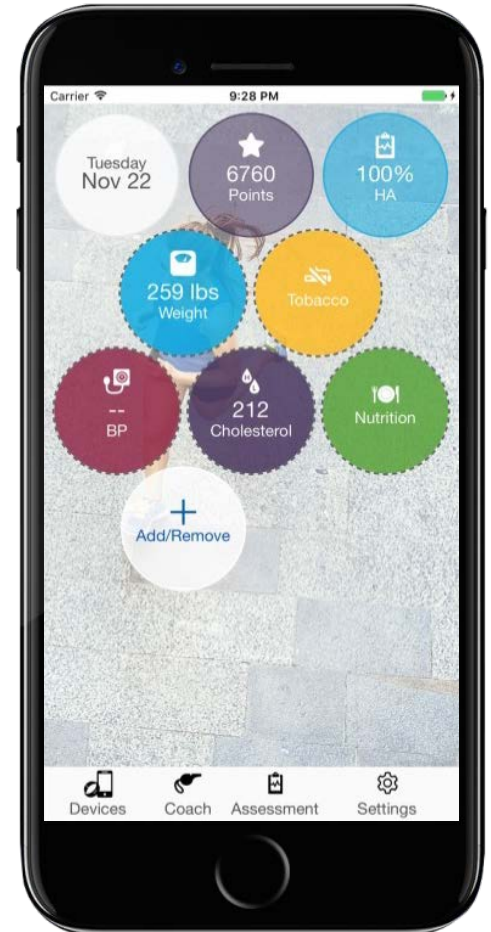


# AlwaysOn App – Well onTarget®

- Wellness at members' 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 devices such as Fitbit and Jawbone
- See Blue Points<sup>SM</sup> balance



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

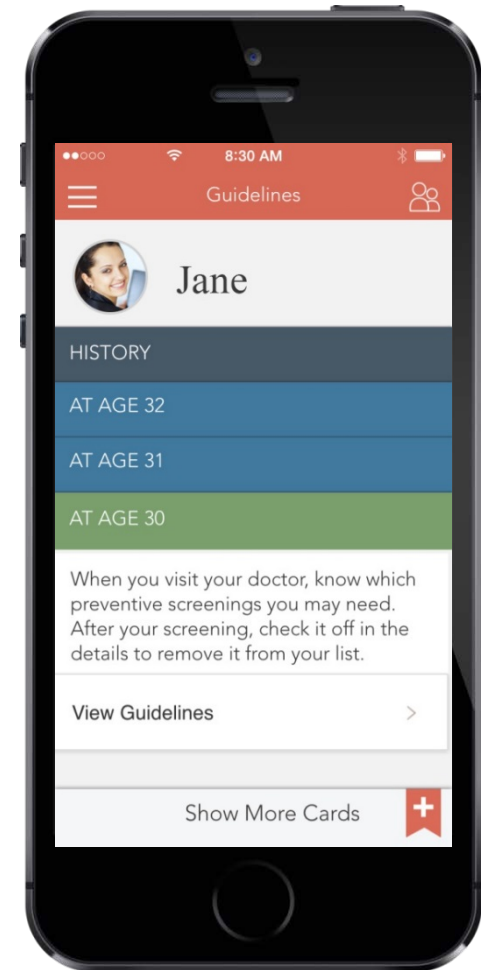


# Healthy Family App

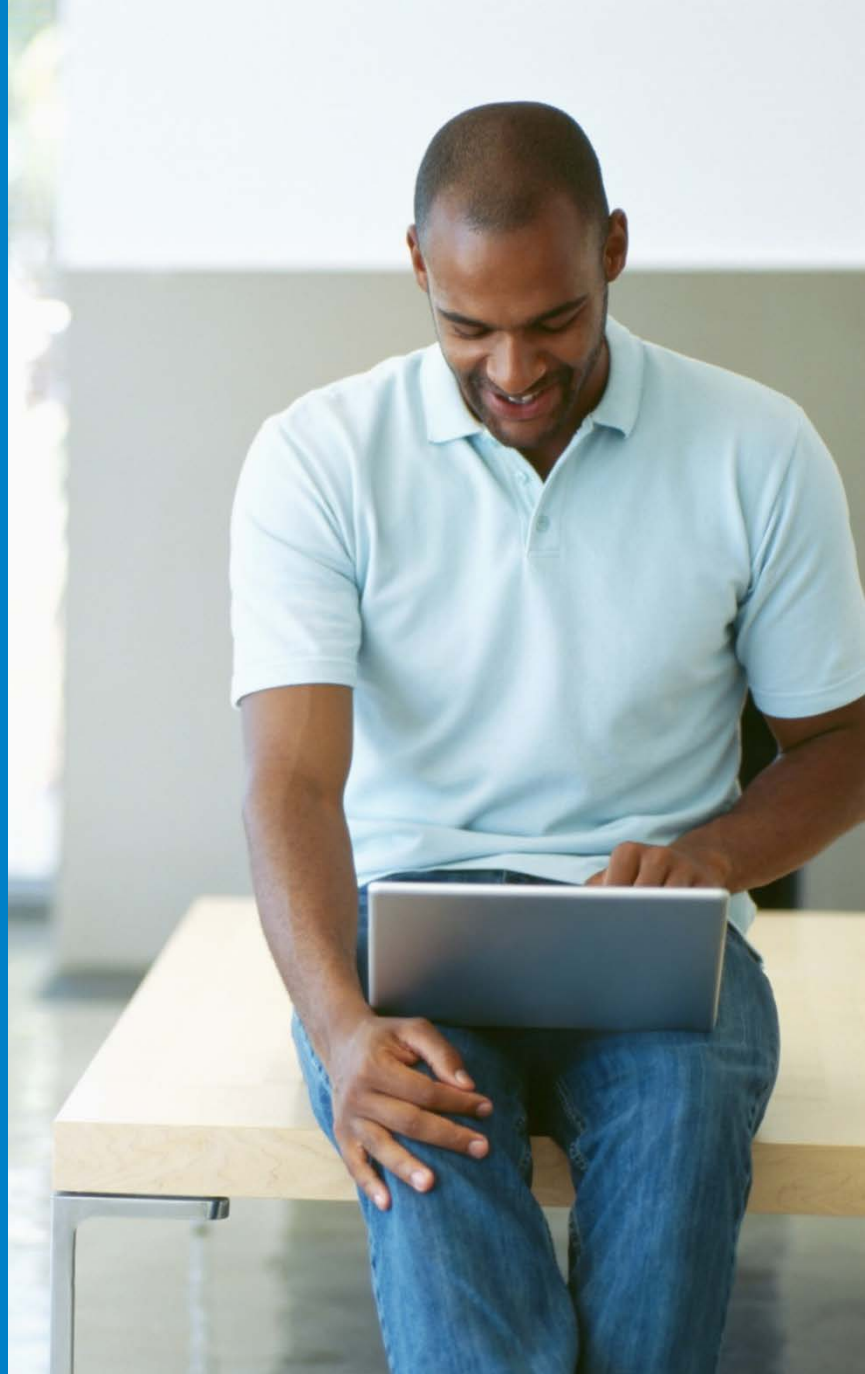
- View recommended screenings and vaccinations based on age and gender
- Learn about future test needs to help you prepare and become more informed
- Add historical test information so you can track progress towards your health goals
- Set reminders for tests that are needed
- Add notes so you can remember questions to ask your doctor
- Add multiple family members such as children, significant others and parents so you can track their recommended screenings too



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



# Digital Capabilities



# You're Mobile. We're Mobile.

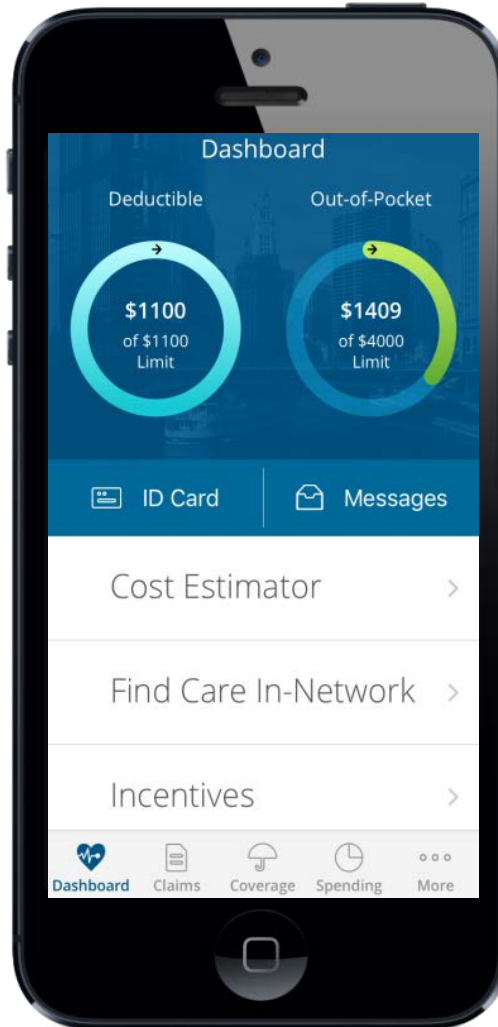
**You can get the information  
you need right from your  
mobile device**

- bcbsil.com
- BCBSIL App
- Blue Access for Members<sup>SM</sup>
- Text reminders  
(once you opt in)



# BCBSIL App

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Log in to Blue Access for Members<sup>SM</sup>
- View claims and coverage details
- Create/view messages from customer service
- Access or request ID cards
- Access health and wellness information
- Link to map and directions



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

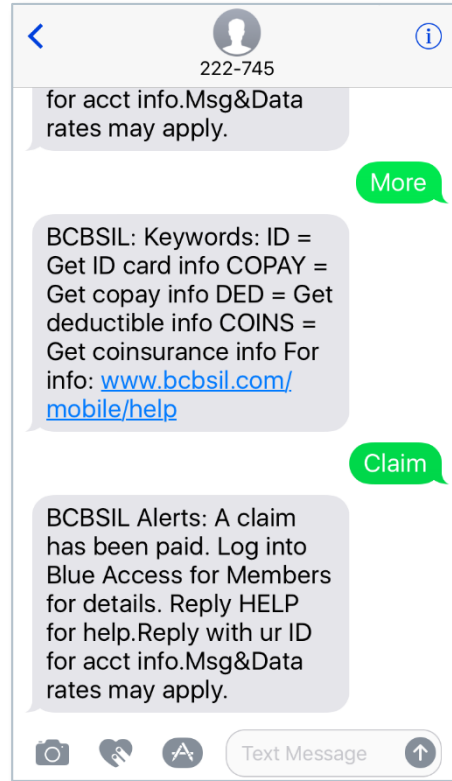
# Let Us Text You

## Sign up for


- Rx reminders, diabetes care tips, health heart diet tips, claim alerts, exercise and fitness tips

## Text key words to BCBSIL (222745) to get

- Digital ID card, copays, deductible or coinsurance amounts



Update your user preferences in Blue Access for Members<sup>SM</sup> and sign up for weekly texts with a variety of health, nutrition and fitness tips

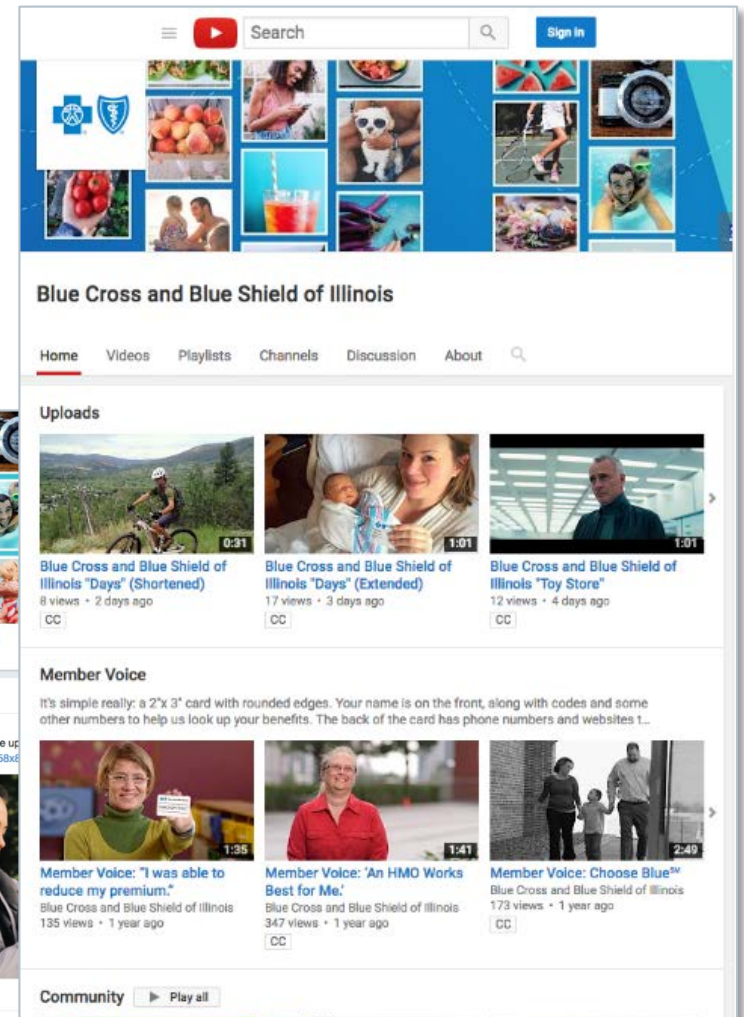
 **Alert Preferences**

I prefer receiving notifications on these topics when:

Email	Text	Alerts
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Receive notification when claims have been processed
<input checked="" type="checkbox"/>		Receive notification when additional information is needed to process claims.
<input type="checkbox"/>		Receive Coordination of Benefits form via email
<input checked="" type="checkbox"/>		Change in Claim Status
<input type="checkbox"/>	<input checked="" type="checkbox"/>	I have options to keep my health care costs down
<input type="checkbox"/>	<input type="checkbox"/>	Receive prescription drug reminders (choose up to four)
<input type="checkbox"/>	<input type="checkbox"/>	Receive weekly diabetes seasonal diet tips
<input type="checkbox"/>	<input type="checkbox"/>	Receive weekly heart healthy diet management tips
<input type="checkbox"/>	<input type="checkbox"/>	Receive weekly heart healthy basic care management tips
<input type="checkbox"/>	<input type="checkbox"/>	Receive weekly exercise and fitness management tips



# Social Media

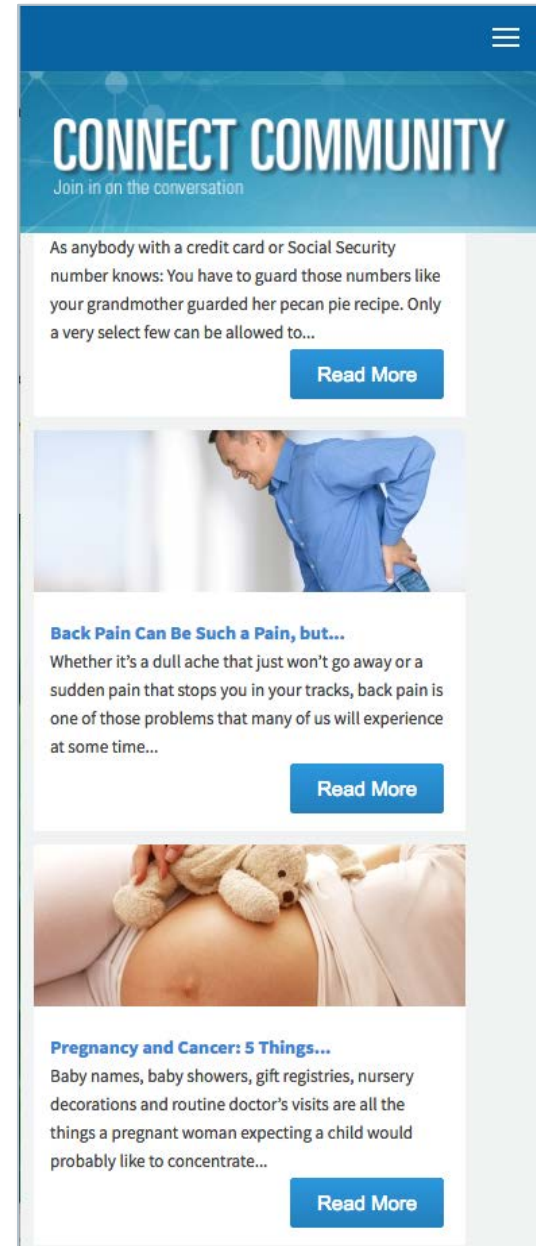


# Connect

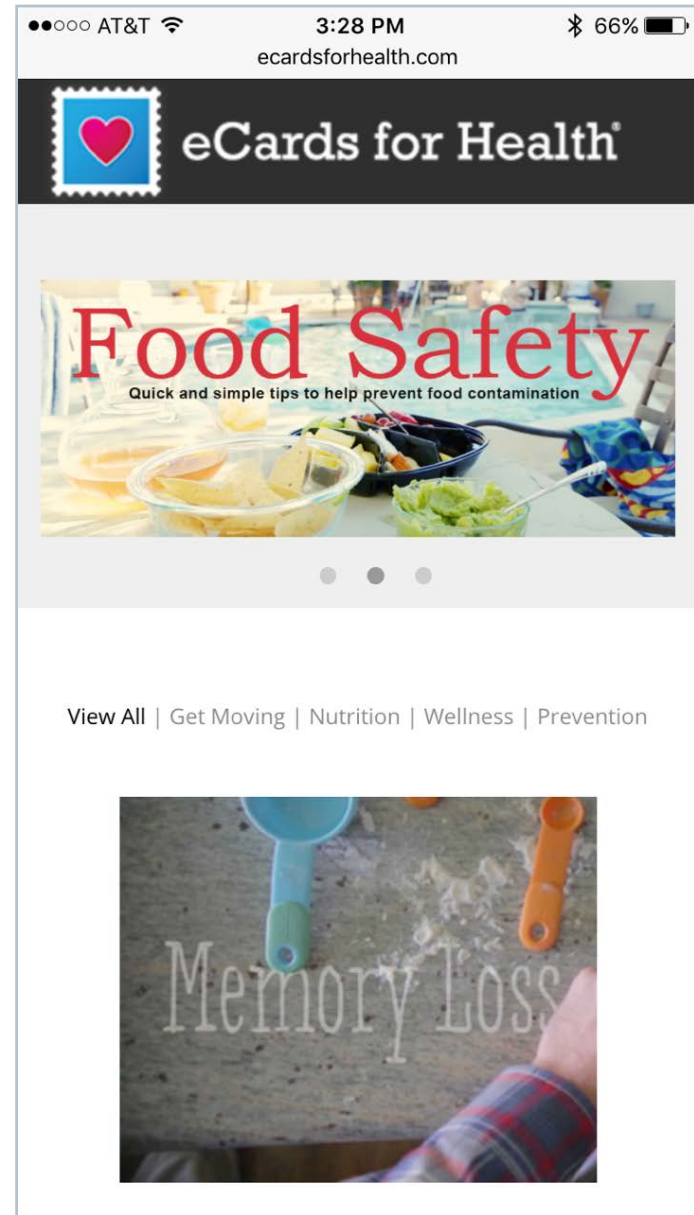
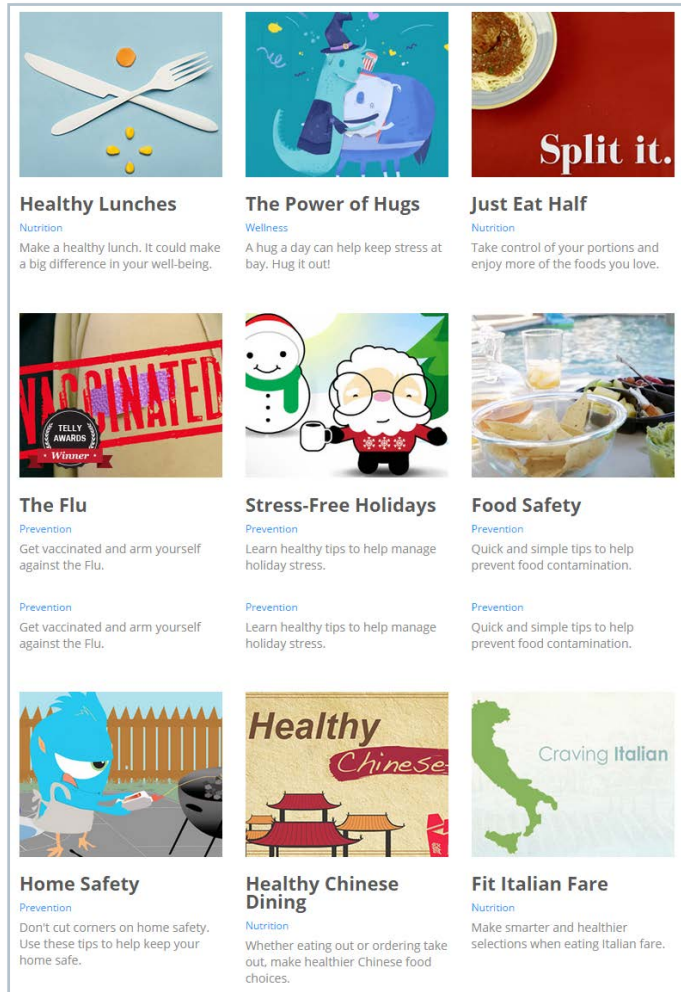
**Get answers.  
Share information.  
Gain knowledge.**



- Connect with people like you on topics that are important to you
- To join the conversation, visit [bcbsil.com](http://bcbsil.com), scroll down and click on “Connect Now” or visit [bcbsil.com/connect](http://bcbsil.com/connect)

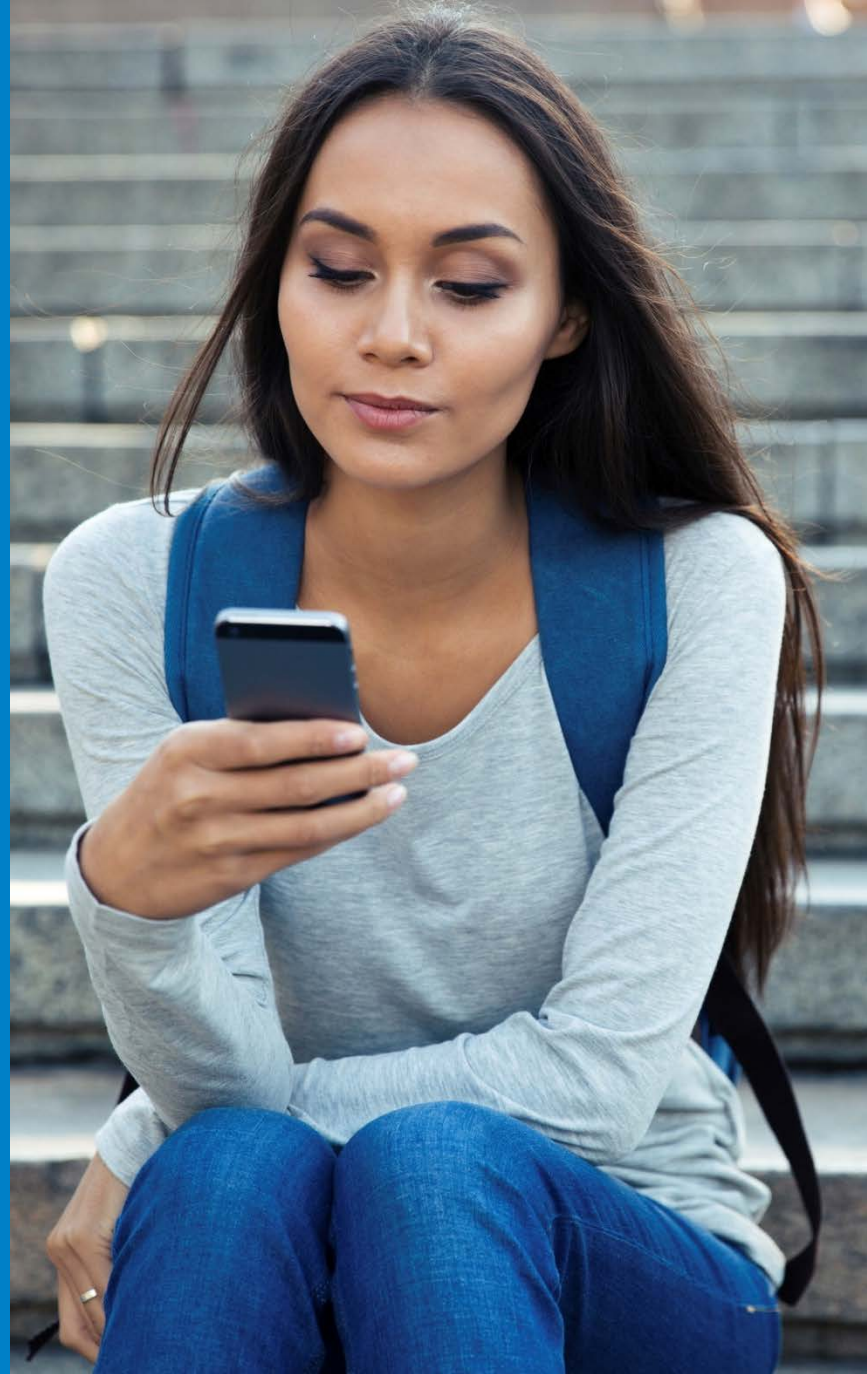


# eCards for Health®





# Blue Access for Members<sup>SM</sup>



**Save time  
with self-service  
support tools  
and health and  
wellness  
resources  
available through  
a convenient and  
secure website**

## Blue Access for Members<sup>SM</sup>

- 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, 24/7 Nurseline
- ... and more**

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



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

# Sign Up for Blue Access for Members<sup>SM</sup>

The screenshot shows the Blue Access for Members website. At the top, there is a navigation bar with links: Insurance Basics, Shop Plans & Products, Find a Doctor or Hospital, Member Services, and Log In. The Log In button is highlighted with an orange box. Below the navigation bar, there is a large banner for "2017 SPECIAL ENROLLMENT" with links: See if You Qualify, Learn about Individual and Family Plans, and Browse Plans and Get a Quote. To the right of the banner, there is a login section with fields for User Name and Password, and a Log In button. An orange arrow points from the Log In button in the navigation bar to the login section. Below the login fields, there is a box with links: New User? Register Now, Forgot user name or password?, and Take a tour. The Register Now link is highlighted with an orange box. Below the login section, there are links for Medicare Plans, Why Choose Us?, Make a Payment, and Our Medicaid Plans. At the bottom, there are links for Member Alerts, Go Mobile with Blue, and Attend a Seminar.

Go to **bcbsil.com** and log in to Blue Access for Members via web or mobile.

Click **Register Now** for New Users

To register you will need your identification number on the front of your ID card OR you can call the Customer Service number on the back of the card



# Navigating Blue Access for Members<sup>SM</sup>

The screenshot shows the Blue Access for Members website. At the top is a navigation bar with links: Home, My Coverage (1), Claims Center (2), My Health (3), Doctors & Hospitals (4), and Forms & Documents (5). The blueaccess logo is in the top right. Below the navigation bar, a welcome message says 'Welcome MEMBER NAME' and 'Last login 09/01/2017'. The main content area is divided into three columns. The left column (6) contains a 'Message Center' with 'You have no messages' and a 'View all messages' link, and a 'Quick Links' section with links for 'Get a Temporary ID Card', 'Well onTarget', 'Prescription Drugs', 'Fitness Program', and 'Stop receiving paper statements'. The middle column (1) features a 'MY COVERAGE' section with 'Plan Type: PPO+', 'Group Number: 019847', and 'ID Number: ABC123456789'. Below this is an 'In Network Benefits' table with rows for 'Medical Copays' (COPAY - SPECIALIST OFFICE VISIT: \$50, EMERGENCY ROOM COPAY: \$200, LIFETIME MAXIMUM: No Limit, PREAUTHORIZATION PENALTY: \$500, DEDUCTIBLE PER FAMILY: \$1,500) and 'Prescription Drug Copay' (Generic - Mail: \$40.00, Generic - Retail: \$20.00). The right column (7) contains a 'My Care Profile' section with a 'Blue Button' download icon and a 'Get Started' button, and a Facebook share section with the text 'I CHOSE BLUE' and 'Share the news with your friends on Facebook so they can choose Blue too.'.

- 1 **My Coverage:** Review benefit details for you and your covered dependents
- 2 **Claims Center:** View and organize details such as payments, claims status and more
- 3 **My Health:** Make more informed health care decisions by reading about health and wellness topics and specific conditions
- 4 **Doctors & Hospitals:** Use Provider Finder® to locate a network doctor, hospital or other health care provider
- 5 **Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily
- 6 **Quick Links:** For easy access to member discounts, replacement ID cards and more
- 7 **My Care Profile:** Access and download a summary of provider visits, medications and test results

# Getting a Temporary ID

Click on **“Get a Temporary ID Card”** in the Quick Links section on the Blue Access for Members<sup>SM</sup> homepage

Print your temporary ID card OR get a **digital ID** on your phone

Order new or replacement ID cards

Home My Coverage Claims Center My Health Doctors & Hospitals Forms & Documents

Welcome [Member Name] Last login 09/01/2017

**Message Center**  
You have no messages  
View all messages

**Quick Links**  
**Get a Temporary ID Card**  
Prescription Drugs  
Fitness Program  
Stop receiving paper statements  
View all quick links

**MY COVERAGE**  
Plan Type: PPO+ Group Number: 019847  
ID Number: [Redacted]

**In Network Benefits**

Medical Copays	
COPAY - SPECIALIST OFFICE VISIT	\$50
EMERGENCY ROOM COPAY	\$200
LIFETIME MAXIMUM	No Limit
PREAUTHORIZATION PENALTY	\$500
DEDUCTIBLE PER FAMILY	\$1,500

View medical benefits »

**Prescription Drug Copay**

Generic - Mail	\$40.00
Generic - Retail	\$20.00
Preferred - Mail	\$100.00

View prescription drug benefits »

**My Medical Spending**

	In Network	Individual	Family
Total Deductible		\$750.00	\$1,500.00
Used to Date		-\$281.70	-\$1,390.45
Total Out of Pocket		\$4,000.00	
Used to Date		-\$357.04	

**Cost Estimator**  
Estimate your cost for common procedures and treatments  
Get Started »

**My Care Profile**  
Blue Button  
Learn how to get your health care profile electronically  
Get Started »

Vaccinations are not just for kids; adults need them too.  
Learn more

**Health Care School**  
In Network vs. Out of Network  
Learn More »

# My Coverage

- Confirm your coverage and eligibility information
- Check medical, dental and prescription benefit summaries
- Print or save as a PDF
- View spending accounts

Home My Coverage Claims Center My Health Doctors & Hospitals Forms & Documents

blueaccess

MY COVERAGE - Medical Benefits

Print PDF My Coverage FAQs >

Print Temporary ID Card >

Plan Type: PPO+  
Group Number:  
ID Number:

**Medical Benefit Highlights**

Here you will find information for your medical coverage benefits. Please note that this page contains highlights only. For complete details about your medical coverage benefits, please refer to your benefit booklet or medical coverage benefit plan documents.

Benefit Description	In Network	Out of Network
COPAY - SPECIALIST OFFICE VISIT	\$50	Call for more info.
EMERGENCY ROOM COPAY	\$200	N/A
LIFETIME MAXIMUM	No Limit	
PREAUTHORIZATION PENALTY	\$500	
DEDUCTIBLE PER FAMILY	\$1,500	\$2,400

Show more benefits

**Find a Cost**  
Are you planning to visit your doctor or hospital for a specific medical service? Estimate your cost for common procedures and treatments.

**Related Links**

- Please Read: HIPAA Privacy Notice
- Blue Card Program
- Important Information About COBRA Coverage
- Request ID Card

**My Health Snapshot**  
View your year-to-date health and spending summaries

# Claims Center

**My Claim Groups** to categorize and manage claims according to needs

**Search Claims** allows members to search by date ranges or claim numbers or filter the view based on dynamic categories

**Claims Summary** includes Medical, Rx and Dental (as applicable) all in one place

The screenshot displays the BlueAccess Claims Center interface. At the top, navigation tabs include Home, My Coverage, Claims Center (selected), My Health, Doctors & Hospitals, and Forms & Documents. The Claims Center section is active, showing a 'Plan Year Summary' for the period 01/01/2014 to 08/21/2014. Below this, a table summarizes the billed amount and the amount owed. To the left, a sidebar provides options to manage claim groups and search claims by date or number. A 'Narrow Your Search' section allows filtering by members, claim type, status, and providers. The main area displays a list of claims sorted by service end date, with columns for service date, claim number, claim type, member, provider, status, billed amount, and amount owed.

**CLAIMS CENTER**

**Plan Year Summary** (01/01/2014 to 08/21/2014)

Your plan year started on 01/01/2014, however, you may search for claims up to 18 months prior to today's date.

The default view is of your current plan year. To view older claims (up to 18 months prior to today), simply enter in a date range in the fields to the left. As you adjust your search to different date ranges or apply filters, the summary table will update to reflect the sum for the claims that met your search or filter criteria.

Billed Amount	You May Owe
\$27,475.61	\$7,133.43

**Claims**

Below are your claims sorted by service end date. To sort them by another category, simply click the column label. You can click on any listing below to view claim details. If you've searched for specific claims, the table will show search results automatically.

Plan Year: 89 claims found Date Range: 01/01/2014 to 08/21/2014

Check box to: ☐ Add to Claim Group | ☐ Download Claim(s) Display: 10

<input checked="" type="checkbox"/>	Service Date	Claim Number	Claim Type	Member	Provider	Status	Billed Amount	You May Owe
<input type="checkbox"/>	08/20/2014	122073430490004999	Prescription Drug	John1 Doe1	Nathan Pharmacy	Processed	\$296.76	\$296.76
<input type="checkbox"/>	08/19/2014	121995323991024999	Prescription Drug	John1 Doe1	Nathan Pharmacy	Processed	\$36.62	\$36.62
<input type="checkbox"/>	08/18/2014	121995313428024999	Prescription Drug	John1 Doe1	Nathan Pharmacy	Processed	\$306.48	\$306.48
<input type="checkbox"/>	08/17/2014	201219819005140	Dental	John2 Doe2	Nathan Johns Dentist	Paid 07/18/2012	\$305.00	\$24.20
<input type="checkbox"/>	08/16/2014	121564043828015999	Prescription Drug	John1 Doe1	Nathan Pharmacy	Processed	\$9.29	\$9.29
<input type="checkbox"/>	08/15/2014	121564041715025999	Prescription Drug	John1 Doe1	Nathan Pharmacy	Processed	\$46.47	\$46.47

# My Health Tab

The screenshot displays the 'My Health' tab on a website. The top navigation bar includes links for Home, My Coverage, Claims Center, My Health (selected), Doctors & Hospitals, and Forms & Documents. A 'blueaccess' logo is in the top right. The left sidebar lists various health topics under 'My Health', including My Care Profile, Health Topics (expanded), and a list of conditions like Alcohol Awareness, Allergies, Arthritis, Asthma, Autism, Back Pain, Breast Cancer, Cervical Cancer, Cholesterol, Depression, Diabetes, Fitness, Flu (Seasonal Influenza), GERD, Headaches, Heart Health, Hypertension, Immunization, Metabolic Syndrome, Nutrition, Obesity, Ovarian Cancer, Physical Exam, Pregnancy, Prostate Cancer, Skin Cancer, Smoking Cessation, Stress, Stroke, and Traumatic Brain Injury. The main content area features a 'MY HEALTH' header and a 'Well onTarget' banner. The banner text reads: 'Visit Well onTarget to access tools and wellness resources to help you manage your health:' followed by a bulleted list: 'Health Assessment to help you measure the status of your health', 'Self-directed Courses to help you reach your wellness goals', 'With the Blue Points program, you can earn points by completing specific activities and achieving goals online', and 'Tracking tools including Food and Exercise Diary and interactive health calculators'. A 'Visit Site' button is below the list. The banner also includes the 'Well onTarget' logo and a photo of a woman stretching. Below the banner is a 'My Care Profile' section with a photo of two women and text: 'Set up and access your care profile to access information about your medical conditions, hospital and doctor visits, medications, test results and other key health information in one convenient, easy-to-access location. You can view information over time and validate recent updates.' with a 'View My Care Profile' link. To the right is a '24/7 NurseLine' section with a photo of a nurse and text: 'The 24/7 Nurseline can help when you or a family member has a health problem or concern. The 24/7 Nurseline is staffed by registered nurses who are available 24 hours a day, 7 days a week at (800) 299-0274.' Below this is a paragraph: 'In a matter of minutes, they can help you identify some options. You can also learn about more than 1,200 health topics from allergies to women's health over the telephone via an audio library system. (Note: For medical emergencies, call 911 or your local emergency services first.)' and a link: 'Learn more about the audio library system and'. To the left of the NurseLine section is a 'Special Beginnings' section with a photo of a baby and text: 'Having a baby? We want to help you protect your health and your baby's health. Available at no additional cost, the Special Beginnings program, maternity program supports you and your baby from early pregnancy until six weeks after delivery.' Below this is a link: 'Visit the Special Beginnings website to access educational articles, videos and more. Get Started Today!'. At the bottom left is a 'Fitness Works' section with a green circular icon and text: 'The Fitness Works Program connects you with your'.

Check out the **My Health** tab for access to hundreds of articles, health information links to videos and more helpful resources

Review your My Care Profile, find out more about Well onTarget®, the 24/7 Nurseline, the Lifestyle Management program, the Fitness program, Special Beginnings® and more

The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.





## Identity Protection Highlights

**ProtectMyID** is a **proactive service** designed to provide members with peace of mind, and is intended to protect health and personal information.

The **Experian** services include: Credit monitoring, fraud detection and fraud resolution support.

## Multiple levels of vital detection and support



### Daily Credit Monitoring and Timely Alerts

- Early warning Surveillance Alerts™ notify members of key credit report changes covering 50 potential indicators of fraud.
- Information on new accounts, medical collections, and other activity allows members to understand when their identities may be at risk.
- Timely notification empowers members to quickly and efficiently respond to potential identity theft.



### U.S.-Based Fraud Resolution Team

- Can help to investigate and address both credit and non-credit related fraud.
- Are highly trained professionals that can contact credit grantors to dispute charges, close accounts, and provide additional assistance as needed.



### \$1 Million Identity Theft Insurance<sup>2</sup>

- Provides coverage for lost wages, legal fees, and funds lost due to unauthorized electronic fund transfers.
- Zero deductible upon enrollment.



### Experian Credit Report

- Members can check for past inaccuracies and signs of identity theft.

- An estimated **85 million** records were exposed in 2014 due to data breaches. That's why **ProtectMyID** checks constantly for signs that you might be at risk for identity theft.
- Provided by **Experian**, an independent company that provides identity protections services for BCBSIL, this service is a **complement** to the information security program and data protection measures we currently have in place.

For questions about ProtectMyID or to enroll, please call (866) 926-9803

<sup>1</sup> ITRC Data Breach Reports December 31, 2014

<sup>2</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# Experian Credit Report



- **BCBS offers free credit monitoring for our members through Experian**

The services include:

**ProtectMyID®** Experian credit report upon sign up;

- Daily one-bureau credit monitoring;
- U.S.-based customer support seven days/week;
- Online and phone enrollment;
- Choice of email or mail delivery;
- \$1 million identity theft insurance;
- Fraud resolution team; and
- Comprehensive educational resources.

**Family Secure** Monitors children's personal information for existence of a credit file;

- Fraud resolution service;
- Experian report upon enrollment; and
- \$2 million product guarantee.

## **Enroll via Blue Access for Members<sup>SM</sup> (BAM)**

1. Log into your BAM account; If you do not have a BAM account, you can register in three easy steps:

- Go to the state-specific website ([bcbsil.com](http://bcbsil.com))
- Click **Register Now**; and
- Use the information on your Medical ID card to complete the registration process.

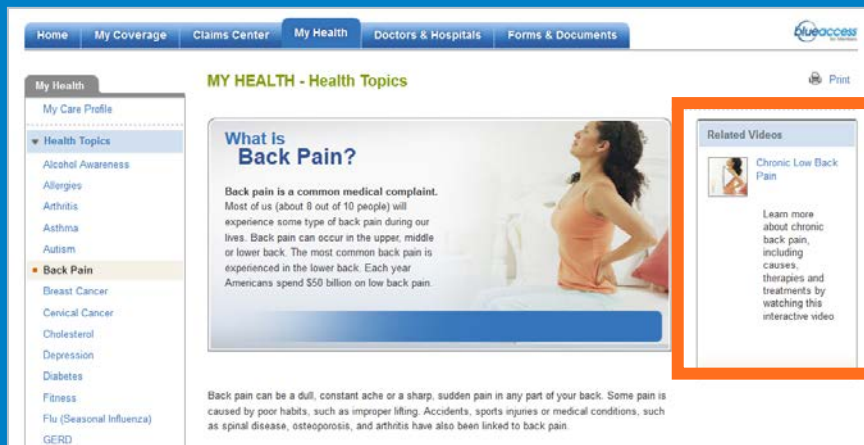
2. Click on **Identity Protection Program** under Quick Links;

3. Click on **Enroll as an adult** to enroll. (Other adult members within your plan should use the same link to enroll, including any children 18 years of age or older)



# Interactive Video Tutorials

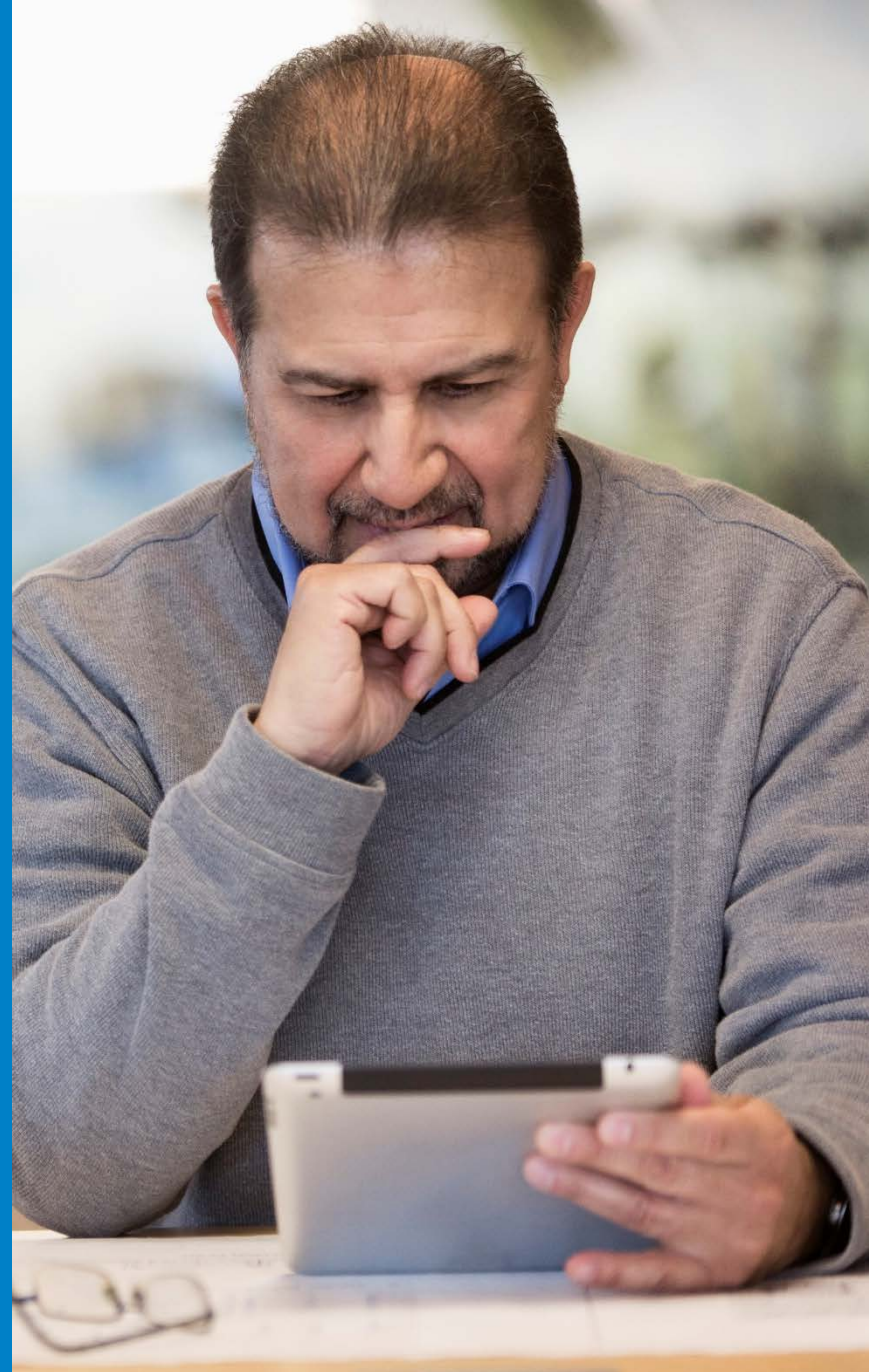
Easy to use, technology-powered video coaching modules that enable the most informed treatment decisions



Topics include:

- Coronary artery disease
- Bariatric surgery
- Chronic low back pain
- Depression
- Diabetes
- Blood sugar
- Insulin injections
- Type 2 diabetes
- Metabolic syndrome

# Finding a Provider and Treatment Costs



# Accessing the Provider Finder®

To access the Provider Finder, click the **Doctors & Hospitals** tab in Blue Access for Members<sup>SM</sup>, then select the **“Find a Doctor or Hospital”** button

The screenshot shows the Blue Access for Members website. The top navigation bar includes links for Home, My Coverage, Claims Center, My Health, Doctors & Hospitals (selected), and Forms & Documents. The main content area is titled "DOCTORS & HOSPITALS - Find a Doctor" and features a "Provider Finder®" section. This section includes instructions on how to use the tool and a "Find a Doctor or Hospital" button. A sidebar on the left contains links for "Find a Doctor", "Find a Pharmacy", and "Related Links". At the bottom, there is an "ID Card" section and a "Health Care School" link.

**Doctors & Hospitals**

- Find a Doctor
- Find a Pharmacy

**Related Links**

- Blue Distinction Centers for Specialty Care®
- Virtual Visits
- Blue Distinction® Total Care
- Preferred Specialty Pharmacy Network

**ID Card**

BlueCross BlueShield

Subscriber Name: JOHN SMITH  
Identification Number: BCS0123456789  
Group Number: 7760000  
Effective Date: 04/01/14

**Find a Doctor or Hospital**

Find a Provider outside the U.S. [↗](#)

**DOCTORS & HOSPITALS - Find a Doctor**

**Provider Finder®**

Use the Provider Finder® to search for doctors and hospitals within a plan network. You can look up a provider's address and phone number. Find an urgent care center and see a map with directions. You can also view a full list of providers. Just click on the "Find a Doctor or Hospital" button below.

Make sure you receive the highest level of benefits – always confirm that the doctor or hospital you choose is in your plan network.

**Find a Doctor or Hospital**

**Network Code**  
(Individual Members)

**Plan**  
Blue Pref SLV PPO

**Network Code**  
(Group Members)

**Plan Name**  
(Individual Members)

**Find a Cost**

Are you planning to visit your doctor or hospital for a specific medical service? Estimate your cost for common procedures and treatments. [↗](#)

Or access  
Provider Finder  
through the  
BCBSIL App.

The screenshot shows the BCBSIL App interface. At the top, there is a status bar with "AT&T", "2:14 PM", and "70%". Below this, there are two buttons: "Cancel" and "Find Care". The main content area features a map icon and the text "Find care with our Provider Finder". Below this, it says "Find In Network care near you." and "This link will navigate you to our mobile website outside of this app." At the bottom, there is a "Continue to" button and a "Provider Finder" button.

Cancel Find Care

Find care with our Provider Finder

Find In Network care near you.

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

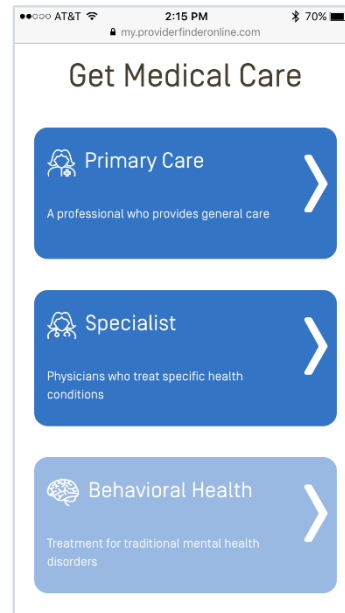
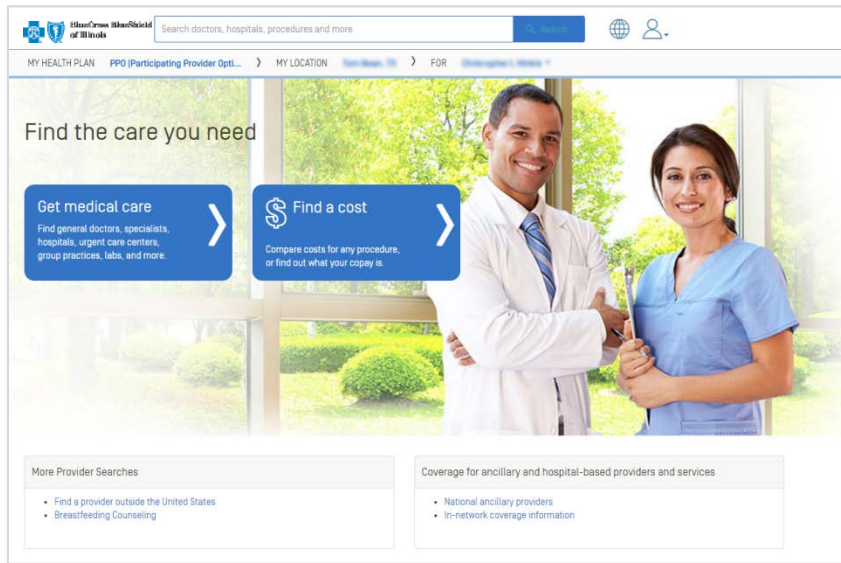
Continue to

Provider Finder

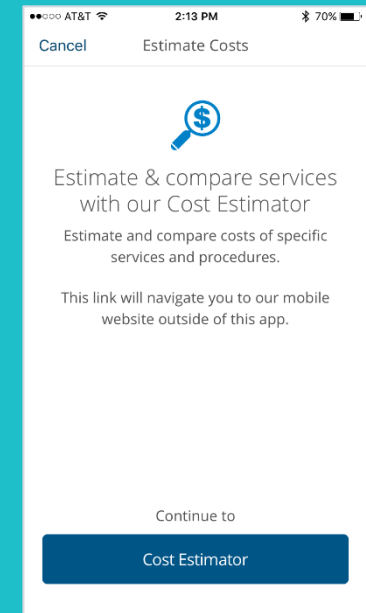


# Inside Provider Finder®

- Quality designations for facilities and physicians
- Enhanced provider demographics
- Customizable search, maps and directions
- Patient reviews on physicians



**You can also look up expected out-of-pocket costs for specific procedures\***



\*Cost information available upon log-in for members of PPO/CDHP

# Provider Search Results

You can refine your results by:

- Distance
- Provider's gender
- Provider's or facility's ratings
- Specialty
- Hospital affiliations
- Medical group affiliations
- Awards and clinical quality measures

The screenshot displays the BlueCross BlueShield of Illinois provider search interface. At the top, a search bar is labeled "Search doctors, hospitals, procedures and more". Below the search bar, the page shows the user's location as "Chicago, IL" and the search results for "Family Physician". A map of Chicago is shown with several red location pins. The results list shows 1,343 results for Family Physician. The first five results are displayed, each with a profile picture, name, specialty, address, phone number, and a "Compare" button. The first result, Nico K. Lastname, MD, has a 5.0 star rating and 100% recommendation. The right sidebar contains filters for "Refine your results" including "Basic", "Specialties", "Affiliations", "Location", and "Quality".

1,343 results for Family Physician

**Nico K. Lastname, MD**  
Family Practice  
0123 Allhouses Around Street, Chicago, IL 60608 (0.2 miles away)  
(773) 555-1234  
FROM 1 PAST PATIENT(S)  
5.0 ★★★★★  
100% would recommend  
4 AWARDS

**Evette Y Yun, MD**  
Family Practice  
1234 Anywhere Street, Chicago, IL 60608 (0.4 miles away)  
(773) 555-4321  
PROVIDER NOT YET REVIEWED  
3 AWARDS

**Kimberly M Ferris, MD**  
Family Practice  
5678 Overthere Street, Chicago, IL 60608 (0.4 miles away)  
(773) 555-5678  
PROVIDER NOT YET REVIEWED  
4 AWARDS

**Scott K Davenport, MD**  
Family Practice  
9101 Overhere Street, Chicago, IL 60608 (0.6 miles away)  
(773) 555-4321  
PROVIDER NOT YET REVIEWED  
5 AWARDS

**Michael P Rourke, MD**  
Family Practice  
1213 Aroundthway Street, Chicago, IL 60608 (0.6 miles away)  
(773) 555-1001  
PROVIDER NOT YET REVIEWED  
4 AWARDS

Compare side-by-side  
Compare any results by selecting them at left.

Best Value

Refine your results

**Basic**

- ✓ Within 50 miles (1,343)
- ☐ Accepting new patients (1,247)
- Any gender
- Any rating
- Any language

**Specialties**

- Any specialty
- Any expertise
- Any Essential Community Provider type

**Affiliations**

- Any hospital affiliations
- Any medical group affiliations

**Location**

- ☐ Tech savvy office (888)
- Any wait time

**Quality**

- Blue Distinction Recognition

# Provider Ratings and Reviews

Blue Cross Blue Shield of Illinois

Search doctors, hospitals, procedures and more

MY HEALTH PLAN PPO (Participating Provider Opti... MY LOCATION Chicago, IL FOR John User Name

1,343 results for Family Physician

Compare side-by-side  
Compare any results by selecting them at left.

Best Value

Refine your results

Basic

Within 50 miles (1,343)

Accepting new patients (1,247)

Any gender

Any rating

Any language

Specialties

Any specialty

Any expertise

Any Essential Community Provider type

Affiliations

Any hospital affiliations

Any medical group affiliations

Location

Tech savvy office (88)

Any wait time

Quality

Blue Distinction Recognition

Compare

Nico K. Lastname, MD  
Family Practice  
5.0 ★★★★★  
100% would recommend  
0123 Alhousen Around Street, Chicago, IL 60608 (0.2 miles away)  
(773) 555-1234

Compare

Evette Y Yun, MD  
Family Practice  
PROVIDER NOT YET REVIEWED  
1234 Anywhere Street, Chicago, IL 60608 (0.3 miles away)  
(773) 555-4321

Compare

Kimberly M Ferris, MD  
Family Practice  
PROVIDER NOT YET REVIEWED  
5678 Overthere Street, Chicago, IL 60608 (0.4 miles away)  
(773) 555-5678

Compare

Scott K Davenport, MD  
Family Practice  
PROVIDER NOT YET REVIEWED  
9101 Overhere Street, Chicago, IL 60608 (0.5 miles away)  
(773) 555-4321

Compare

Michael P Rourke, MD  
Family Practice  
PROVIDER NOT YET REVIEWED  
1213 Aroundthway Street, Chicago, IL 60608 (0.6 miles away)  
(773) 555-1001

Compare

Blue Cross Blue Shield of Illinois

Search doctors, hospitals, procedures and more

MY HEALTH PLAN PPO (Participating Provider Opti... MY LOCATION Chicago, IL FOR John User Name

Nico K. Lastname, MD  
Family Practice  
0123 Alhousen Around Street, Chicago, IL 60608  
1 more location  
(773) 555-1234  
Directions

Accepts new patients  
1 Award

Specialties & Expertise

Family Practice ✓ Board certified

Area of Expertise

Behavioral Health or Medical Surgical Indicator

Essential Community Provider Type

None

Affiliations

Medical Group Affiliations

University Family Medical School

Hospital Affiliations

Saint Anthony Medical Center  
Swedish American Hospital  
The University Of Il Medical Ctr

View affiliations details

Foreign Languages Spoken

Languages spoken by provider:

None Reported

Identifiers

NPI: 0000000000

Ratings & Reviews

Write a review

RECOMMENDATIONS

100% would recommend this doctor to a friend

RATING

5.0 ★★★★★  
1 RATING

See ratings & reviews

Education

Medical School:

University Of Hawaii John A Burns School Of Med, 1992

Residency:

University Of Illinois College

Internship:

University Of Illinois College

Awards & Recognitions

Bridges to Excellence - Physician Office System Program

View awards & recognitions details

Office Hours

Office hours

Monday: 9:00 AM - 5:00 PM  
Tuesday: 9:00 AM - 5:00 PM  
Wednesday: 9:00 AM - 5:00 PM  
Thursday: 9:00 AM - 5:00 PM  
Friday: 9:00 AM - 5:00 PM

# Cost Estimate: MRI of the Brain

Expected cost range for you and for your employer for this type of MRI

Member-specific estimated out-of-pocket cost results for each facility

**MRI Brain without and with Contrast**

Expected cost to you: **\$224—\$874**  
Expected cost to your employer: **\$458—\$3,056**

[Read more about this procedure](#)

259 results for MRI Brain without and with Contrast

**\$224 your expected cost** [Cost Details](#)

**Mercy Health System Corp**  
Mixed Specialties Clinic

**1** Mercy Health System Corp (26.9 miles away)  
1555 Barrington Rd Ste 2300a, Hoffman Estates, IL 60169  
[815] 337-7100

**\$290 your expected cost** [Cost Details](#)

**Dupage Medical Group**  
Mixed Specialties Clinic

**2** Dupage Medical Group (31.5 miles away)  
24020 W Riverwalk Ct Ste 102, Plainfield, IL 60544  
[815] 676-2575

**\$670 your expected cost** [Cost Details](#)

**Presence Mercy Medical Center**  
General Acute Care Hospital

**3** Presence Mercy Medical Center (33.5 miles away)  
1325 N Highland Ave, Aurora, IL 60506  
[630] 859-2222

**Compare side-by-side**  
Compare any results by selecting them at left.

Distance ▾

**Refine your results**

**Basic**

✓ Within 50 miles ▾  
Any language ▾

**Specialties**

Any expertise ▾  
Any Essential Community Provider type ▾ ?

**Affiliations**

Any hospital affiliations ▾  
Any medical group affiliations ▾

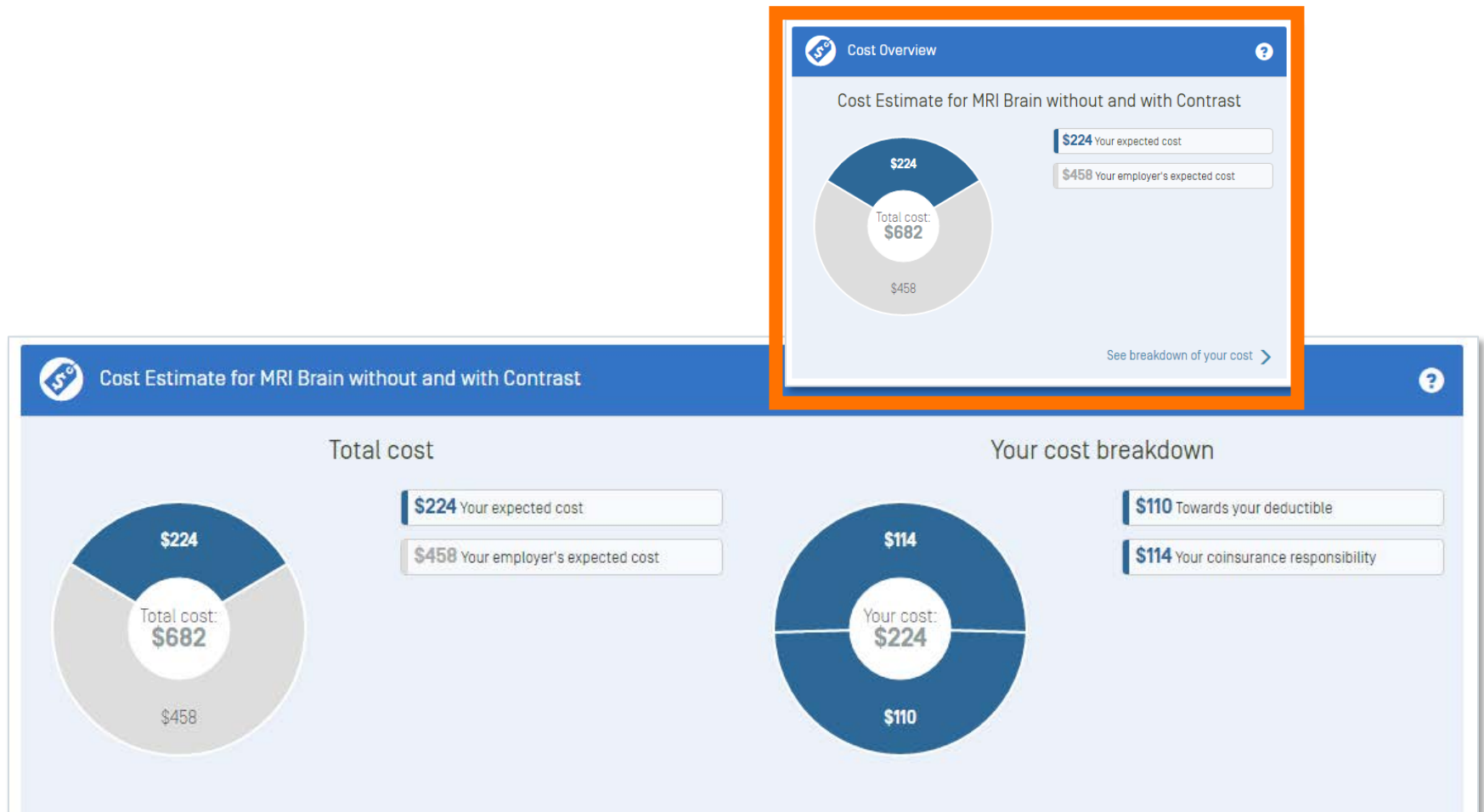
**Location**

Any wait time ▾ ?

**Quality**

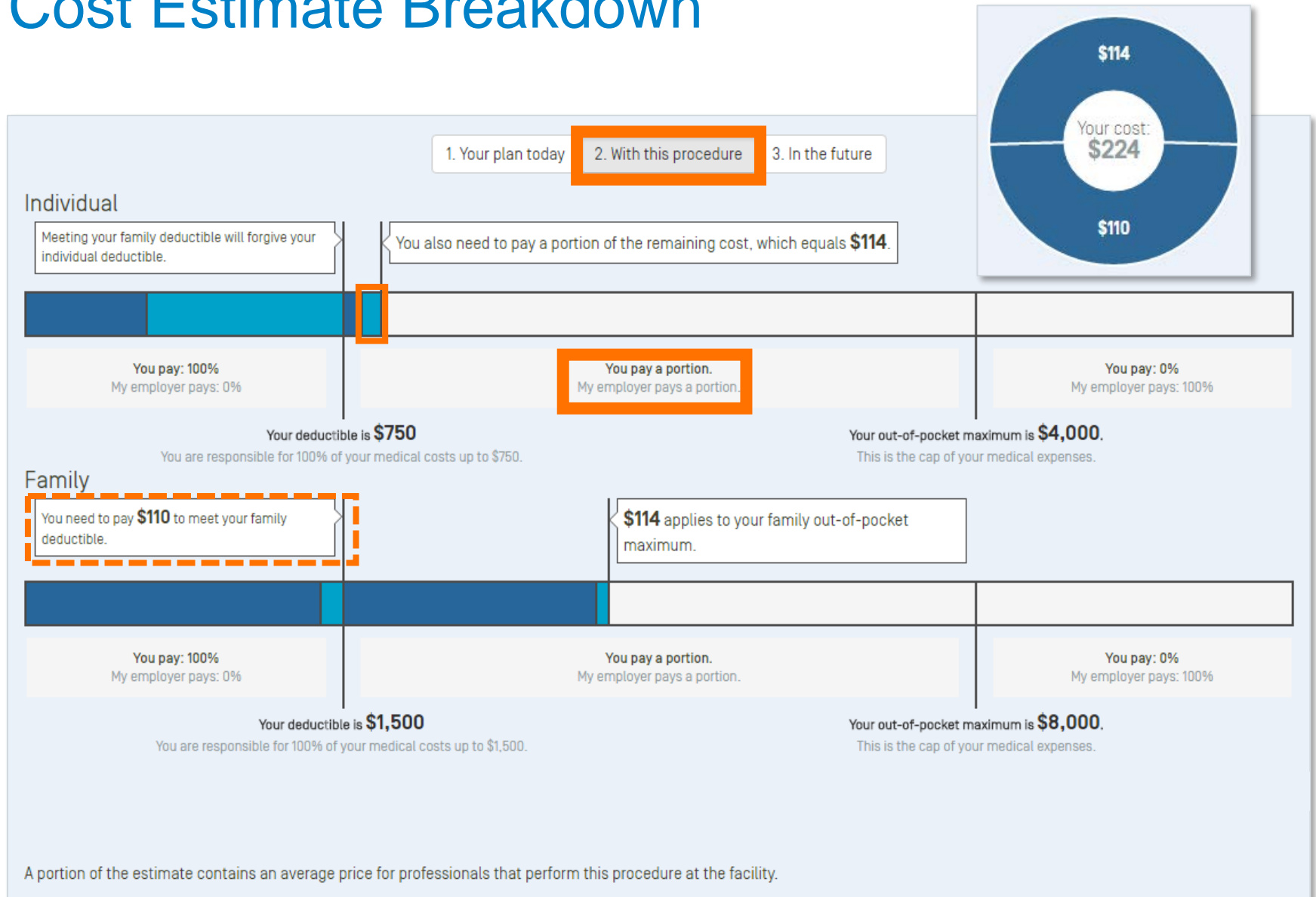
Any clinical quality measure ▾  
Any Hospital Safety Score ▾

# Cost Estimate Breakdown





# Cost Estimate Breakdown



# Prescription Drugs



# Prescription Drug Benefit

## Retail Pharmacy Network

- Most Major Pharmacy Chains (Walgreens, Jewel-Osco with Albertsons, Walmart, etc.)
- Pharmacy search available online
- **CVS is NOT an in-network pharmacy**
- **Home Delivery** (Mail Order)
- Up to a 90-day supply
- Convenience and savings
- **Specialty Medications from Prime Specialty Pharmacy**



# Specialty Medications

## Support in Managing Your Condition: AllianceRx Walgreens Prime

Through AllianceRx Walgreens Prime, you can have your covered, self-administered specialty drugs delivered straight to you. When you get your specialty drugs through AllianceRx Walgreens Prime, you get one-on-one support in managing your therapy – at no additional charge – including:

- Convenient delivery of drugs to you or your doctor's office
- Information to help you stay on track with your therapy and help you manage any side effects you may feel
- Syringes, sharps containers and other supplies with each shipment for self-injectable drugs
- 24/7/365 specialty pharmacy access

## Ordering Through AllianceRx Walgreens Prime

You can order a new prescription or transfer your existing prescription for a self-administered specialty drug to AllianceRx Walgreens Prime. **To start using AllianceRx Walgreens Prime, call 877-627-6337, Monday-Friday, 8 a.m. - 8 p.m. ET.**

Certain coverage exclusions and limitations may apply, based on your health plan. For some medicines, members must meet certain criteria before prescription drug benefit coverage may be approved. Check your benefit materials for details, or call the number on the back of your ID card with questions.

When switching pharmacies, have your ID card and be ready with your:

- Name, address, phone number
- Name of medication
- Current pharmacy's name and phone number (for existing prescriptions), and the prescription number
- Doctor's name, phone and fax numbers

Your doctor may also order select specialty drugs that must be given to you by a health professional through AllianceRx Walgreens Prime.

## Receiving Specialty Medications

Since many specialty drugs have unique shipping or handling needs, shipments will be arranged with you through AllianceRx Walgreens Prime. Medications are shipped in plain, secure, tamper-resistant packaging.

Before your scheduled refill date, you will be contacted to:

- Confirm your drugs, dose and the delivery location
- Check any prescription changes your doctor may have ordered\*\*\*\*
- Discuss any changes in your condition or answer any questions about your health\*\*\*\*

You can reach AllianceRx Walgreens Prime at 877-627-6337.



# 3-Tier Prescription Drug Benefit



Drug List Status	Retail Pharmacy Copay/Coinsurance (up to a 30-day supply)	Home Delivery (Mail Order) Copay/Coinsurance (up to a 90-day supply)
Generic	\$10	\$20
Preferred Brand	\$30	\$60
Non-Preferred Brand	\$45	\$90



# Getting Started

The screenshot shows the BlueCross BlueShield of Illinois homepage. The top navigation bar includes links for Welcome, Employers, Producers, Providers, Feedback, Company Information, Language Assistance, and an En español button. A search bar is located on the right. Below the navigation bar, there's a section for MEMBER SERVICES with a list of links: Why Choose Us?, Advantages of Membership, Blue Care Connection®, BlueCare Dental Connection™, The BlueCard® Program, and Blue365® Discount Program. A prominent orange box highlights the 'Prescription Drug Plan Information' link. Other visible links include 'LOG IN TO MY ACCOUNT', 'RENEW YOUR CURRENT HEALTH PLAN', 'FIND A DOCTOR WITH PROVIDER FINDER', 'HOW CAN I PAY MY MONTHLY PREMIUM?', and 'WHERE YOU GO FOR CARE MATTERS'. At the bottom, there are sections for 'IMPORTANT BILLING CHANGES THAT MAY AFFECT YOU', 'PRESCRIPTION DRUG LISTS', 'UNDERSTANDING MY EXPLANATION OF BENEFITS (EOB)', and 'ADVANTAGES OF MEMBERSHIP'. A 'Quick Links' section at the bottom left includes 'Log In', 'Find a Doctor', and 'Form Finder'.

Find prescription drug information by visiting **bcbsil.com**

The screenshot shows the 'PHARMACY AND PRESCRIPTION PLAN INFORMATION' page on the BlueCross BlueShield of Illinois website. The page layout is similar to the homepage, with a top navigation bar and a search bar. The main content area is divided into two columns. The left column contains a 'MEMBER SERVICES' section with a list of links, including 'Prescription Drug Plan Information' and 'Pharmacy and Prescription Plan Information', which are highlighted with an orange box. The right column contains a 'PHARMACY AND PRESCRIPTION PLAN INFORMATION' section with a paragraph explaining that prescription drugs are a vital part of health care coverage and that this information can help members and their doctors get the most from their prescription drug coverage. Below this, there's a 'PRESCRIPTION DRUG LIST' section with a paragraph explaining that a drug list, also known as a formulary, is a list of drugs that are covered under a member's prescription drug benefit. The page also includes a 'NEARBY PHARMACIES AND HOME DELIVERY' section and a 'Quick Links' section at the bottom left with 'Log In', 'Find a Doctor', and 'Form Finder' links.

# Find the Drug List for Your Plan

The screenshot shows the BlueCross BlueShield of Illinois website. The top navigation bar includes links for Welcome, Employers, Producers, Providers, Feedback, Company Information, Language Assistance, and En español. The main header features the BlueCross BlueShield of Illinois logo, the Ask IVY virtual assistant, and a search bar. The main content area is titled 'PRESCRIPTION DRUG LISTS (FORMULARIES)' and includes a detailed explanation of drug lists and a list of links for various plan types. The left sidebar, under 'MEMBER SERVICES', has a link for 'Prescription Drug Lists' highlighted with an orange box.

**MEMBER SERVICES**

- New Member?**
  - What to Expect
  - Making Insurance Work for You
  - How to Make a Payment
- Where You Go for Care Matters**
  - What is an Emergency?
  - Choosing Your Health Care Options
- Prescription Drug Plan Information**
  - Pharmacy and Prescription Plan
  - Prescription Drug Lists**
  - Generic Drug Information
  - Search Drug Lists and Find a Pharmacy
  - What You Should Know About Dispensing Limits
  - Pharmacy Programs for HMO Members
  - Pharmacy Programs for Non-HMO

**PRESCRIPTION DRUG LISTS (FORMULARIES)**

A drug list, also known as a formulary, is a list of preferred drugs available to Blue Cross and Blue Shield of Illinois (BCBSIL) members. How much you pay out-of-pocket for prescription drugs is determined by whether your medication is on the list. These prescription drug lists have different levels of coverage, which are called "tiers". Generally, if you choose a drug that is a lower tier, your out-of-pocket costs for a prescription drug will be less. Your doctor should consult the Drug List when prescribing drugs for you. This may help lower your out-of-pocket costs.

If you are a BCBSIL member, log in to your [Blue Access for Members<sup>SM</sup>](#) account to learn more about your prescription drug benefits. Be sure to review your benefit materials for details. If you have any questions about your prescription drug benefits, call the Pharmacy Program number on the back of your member ID card.

- [Prescription Drug Lists \(Formularies\) for Metallic Individual Plans](#)
- [Prescription Drug Lists \(Formularies\) for Grandfathered Individual Plans](#)
- [Prescription Drug Lists \(Formularies\) for Employer-offered Plans: Large Group \(51 or more\)](#)
- [Prescription Drug Lists \(Formularies\) for Employer-Offered Metallic Plans: Small Group \(1-50\)](#)
- [Prescription Drug Lists \(Formularies\) for Employer-offered Non-Metallic Plans: Small Group \(1-50\)](#)

Learn more about your prescription drug benefits in the BCBSIL App.

The screenshot shows the BCBSIL mobile app interface. The top navigation bar includes Medical, Prescription Drug, Vision, and D. The 'Prescription Drug' tab is selected. The screen displays the following information:

Plan Type: PPO+  
RxBIN: 011552  
RxPCN: ILDR  
Effective Date: 01/01/2017

**Prescription Drug Copays**

Generic - Mail	\$40.00
Generic - Retail	\$20.00
Preferred - Mail	\$100.00
Preferred - Retail	\$50.00

The bottom navigation bar includes icons for Dashboard, Claims, Coverage, Spending, and More.

# Home Delivery Prescriptions

Your pharmacy benefit includes mail service of your maintenance medications from PrimeMail® by Walgreens Mail Service.

- Register online at [Walgreens.com/PrimeMail](https://Walgreens.com/PrimeMail) or by phone at 877-579-7627
- Once registered, ask your doctor to submit your prescription electronically or by fax
- Transfer your existing prescription from a retail pharmacy online or by phone

The screenshot shows the Walgreens website's PrimeMail registration page. At the top is the Walgreens logo and a navigation bar with links like 'Rx Refills', 'Health Info & Services', 'Contact Lenses', 'Shop', 'Photo', 'Weekly Ad & Coupons', and 'Balance Rewards'. Below the navigation bar, the page says 'Welcome to PrimeMail® by Walgreens Mail Service'. There is a 'Sign In' section with fields for 'Username' and 'Password', and links for 'Forgot your username?' and 'Forgot your password?'. A 'Remember username' checkbox is also present. To the right of the sign-in fields is a 'Getting started' section with a list of steps: 1. Sign in or register here, 2. Provide prescription insurance information, and 3. Manage your mail service prescriptions here. Below this is an 'Important' note about health insurance plans. At the bottom of the page, there is a 'Welcome to Mail Service Pharmacy' section with a download link for a welcome brochure. A 'Chat' button is visible on the right side of the page.

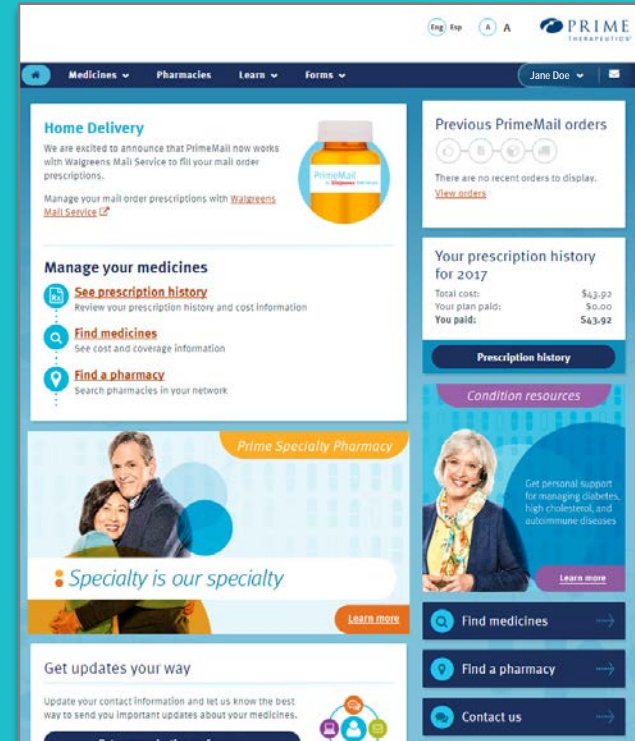
Prime Therapeutics LLC, a separate company, is a pharmacy benefit management company. Blue Cross and Blue Shield of Illinois (BCBSIL) contracts with Prime Therapeutics to provide pharmacy benefit management and other related services. In addition, contracting pharmacies are contracted through Prime Therapeutics. The relationship between BCBSIL and contracting pharmacies is that of independent contractors. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Prime has entered into an agreement with Walgreens, an independently contracted pharmacy, to form a combined specialty pharmacy and mail order services company, owned by Prime and Walgreens. Prime Therapeutics (PrimeMail) has contracted with Walgreens Mail Service to provide mail pharmacy services under the name "PrimeMail by Walgreens Mail Service". Walgreens Mail Service is a pharmacy that is contracted to provide mail pharmacy services to BCBSIL members.

# MyPrime.com

Single sign-on from  
Blue Access for Members<sup>SM</sup> to:

- Locate a pharmacy
- Find drugs/drug list
- View prescription claim history
- Create personal drug list
- Learn about specific drugs
  - Rx cost calculator
  - Health information



MyPrime.com is an online resource offered by Prime Therapeutics.

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# Prior Authorization (PA)

**The PA program promotes safe and appropriate medicine use.**



- If you are taking a drug that is part of the PA program, you will need to have your doctor submit a prior authorization request to BCBSIL.
- If approved, you will pay your share for the drug, based on your benefit plan.
- If not approved, the drug will not be covered.
  - You may still fill the prescription, but you may be responsible for the full amount charged by the pharmacy.

Remember: Treatment decisions are always between you and your doctor, and cost is only one factor. Only you and your doctor can decide which medicine is right for you.



# Step Therapy

**This program requires a “step” approach before you may receive coverage for certain high-cost medicines.**

- You may need to use a safe, cost-effective ‘first-line’ drug before your benefit plan may cover another less preferred ‘second-line’ medicine included in the step therapy program.
- If you and your doctor determine no alternate drug (including any available generic equivalent) is right for you, your doctor may submit a prior authorization request for coverage consideration of your current medicine.



Remember: Treatment decisions are always between you and your doctor, and cost is only one factor. Only you and your doctor can decide which medicine is right for you.

# 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 based on your availability.
- Virtual visits can also be a better alternative than going to the emergency room or urgent care center.
- Doctors can help treat many non-emergency conditions.

MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Illinois and is solely responsible for its operations and that of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.



# How Virtual Visits Work

## CONNECT

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

## INTERACT

Real-time consultation with a board-certified doctor or therapist

## DIAGNOSE

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



Virtual visit services are provided by MDLIVE an independent company that operates and administers the virtual visit program for BCBSIL. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

To register, you'll need to provide your first and last name, date of birth and BCBSIL member ID number.

# Stay Engaged in Your Health Care





# How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder®**
- **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

