Blue Extras℠

Q&A: Complementary Alternative Medicine

Q: Is BlueExtras a benefit of my health plan?
A: No. It's strictly a discount program only.

Q: What is Complementary Alternative Medicine (CAM)?
A: Alternative medicine includes a variety of therapies that may help to promote wellness, prevent illness and address existing symptoms and conditions. Increasingly, many medical professionals regard alternative medicine as complementary to conventional medicine.

Q: What types of practitioners are affiliated with the CAM program?
A: Acupuncturists, stress management experts (including yoga, meditation and guided imagery), massage therapists, personal trainers, spa technicians, nutrition counselors, Tai Chi and Qi Gong instructors are just some of the practitioners accessible through the CAM discount program. Practitioners go though an application process including a peer review by practitioners who participate in the program. Acceptance into the program is based on training, licensure and experience requirements.

Q: Am I limited to practitioners, spas, wellness and fitness centers in my area?
A: No. The CAM program provides a network with more than 35,000 practitioners, spas, wellness and fitness centers. Discounts are only available through participating practitioners.

Q: How often can I use the discounts?
A: There are no annual limits on how many times you can use the discounts.

Q: Is there an extra charge for the CAM program?
A: No. The CAM program is available at no additional cost to you. It is simply a value-added program offered to Blue Cross and Blue Shield of Illinois (BCBSIL) members and covered dependents.

Q: Do the out-of-pocket costs of CAM services count toward my annual deductible or out-of-pocket maximum?
A: No. Use of this discount program does **not** affect premiums, nor do costs of the discount program, services or products count toward calendar year or lifetime maximums and/or plan deductibles.

Q: Does the CAM program include health care services covered under my health plan?
A: Some services offered through CAM may be covered by your health plan (e.g., certain chiropractic services, physical therapy, occupational therapy and certain services provided by registered dietitians). Most CAM services are not covered by your health plan and do not count toward any deductible, coinsurance, copay or lifetime maximum. Use or non-use of this discount program does not affect health plan premiums. You should consult your health benefits booklet to determine your benefits for any services that are covered by your health plan. After you exhaust your plan benefit, you may use the discount program to pay for additional out-of-pocket expenses.

BlueCross BlueShield of Illinois

Q: If I already have a membership with a participating wellness or fitness center, can I get a refund for fees paid above the discounted joining fee?

A: No. You are bound to your original contract. After the contract has expired, you should be able to renew your membership using the discounts. You are encouraged to verify the discount before purchasing products or services.

Q: What if I already have a subscription to one of the magazines available for order through Healthy Reading?

A: The discount only applies to new subscriptions. If you currently subscribe to any of the magazines available through CAM, you will be able to use your discount as soon as your current subscription expires.

Q: How do CAM services work?

A: See below.

- You pay the discounted member rate directly to participating practitioners, spas, wellness or fitness centers.
- There are no referrals, pre-authorizations or claims to file.
- You can change practitioners at any time and there are no annual limits on how many times you can use the discounts. **Note:** You are obligated to any contracts, such as a fitness center membership.

Q: Do I need a referral from my doctor to use the discount program?

A: No, but you should tell your doctor when you start a new therapy or begin an exercise program, especially if you are taking medication or being treated for a particular health problem. And, you should tell your alternative health services practitioner or wellness instructor if you are under a doctor's care, taking medication or have any health problems.

Q: How do I access the CAM services?

A: Just follow these simple instructions:

- Log into Blue Access® for Members at **www.bcbsil.com/member**. Click on the **My Coverage** tab at the top, and then the **BlueExtras Discount Program** link.

Q: Who should I contact with questions or concerns?

A: If you have any questions or concerns regarding the CAM program, an affiliated practitioner, spa, wellness or fitness center, please call **(866) 656-6069**.

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Healthways WholeHealth Networks, Inc. ("Healthways") is an independent contractor which administers the Complementary Alternative Medicine (CAM) discount program for Blue Cross and Blue Shield of Illinois (BCBSIL).

This is a discount program available to BCBSIL members. Some of the services offered through the CAM discount program may be covered under your health plan. Please refer to your benefit booklet or call the customer service number on the back of your ID card for specific benefit information under your health plan. Use of this discount program does not affect your premium, nor do costs of the discount program, services or products count toward your calendar year or lifetime maximums and/or plan deductibles. Discounts are only available through practitioners participating through Healthways in the CAM discount program.

BCBSIL does not guarantee or make any claims or recommendations regarding the services or products offered under the CAM discount program. You may want to consult with your physician prior to use of these services and products. BCBSIL reserves the right to discontinue or change this discount program at any time without notice.

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