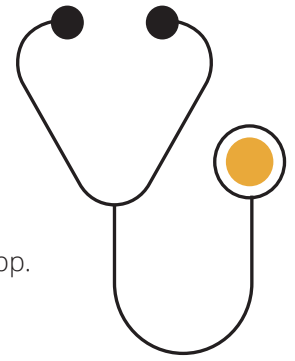




# How to Use Your Health Plan

# Manage Your Membership



## Access your account online.

Set up your online account on Blue Access for Members<sup>SM</sup> or the mobile application.

- Go to [bcbsil.com](https://bcbsil.com) or text BCBSILAPP to 33633 to download the BCBSIL App.
- Register for Blue Access for Members.



## Make your premium payments.

- Go to [PayBlueIL.com](https://payblueil.com) to make a single payment.
- Sign up for Auto Bill Pay at any time in Blue Access for Members or call Customer Service at 1-800-538-8833.



## Bring your member ID card.

- Please allow 10 days after enrolling for your member ID card to arrive in the mail.
- Access a digital member ID card in Blue Access for Members.



## Read your Explanations of Benefits.

- Review Explanations of Benefits (statements of your claims) in Blue Access for Members or when you receive them by mail.
- Report claims that do not appear to be accurate to 1-800-543-0867.

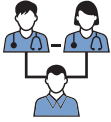


## Reach the right resources for help.

- Go to [bcbsil.com/individual-family-health-insurance/contact-us](https://bcbsil.com/individual-family-health-insurance/contact-us) to find who to contact for a range of plan and account questions.
- Manage your communications preferences at [account.bcbsil.com/upp/](https://account.bcbsil.com/upp/).



# Manage Your Benefits and Health



## Go to network providers.

Find providers in your plan network at Find Care in Blue Access for Members.\*

- If you have an HMO plan, out-of-network care is not covered.
- If you have a PPO or Point of Service plan, some out-of-network care may cost you more out of pocket.
- HMO and Point of Service plans require referrals for specialist appointments.



## Get to know your Primary Care Provider.

Your PCP should be your first stop when you need care. Call their office or after-hours phone number for any health care needs.

- In emergency cases, they may have you go to the hospital.
- Ask your PCP to refer you when you need to visit a specialist, behavioral health care provider or hospital for non-emergency services. Call to confirm providers are in your network.
- You can change your PCP in your Blue Access for Members account.

\* You can also search at [FindADoctorIL.com](https://www.findadoctoril.com), but Blue Access for Members shows only providers in your plan network.



## Get care that meets your need.

Choose the right level of care for every situation to save cost and time.

- Ask your doctor or call the bilingual 24/7 Nurseline at 1-800-299-0274\* if you're not sure where to go.
- Your care options include mental health resources.
  - Access providers and tools on our new Mental Health Resource Hub.
- Your plan includes coverage for outpatient and inpatient mental health care.
  - Prior authorization may be required.
  - Telepsychiatry may be available with some plans.
  - Check your Benefit Book in your Blue Access for Members account for details.

\* Not available with IL HMOs.



# Manage Your Prescription Benefits



## Use network pharmacies.

- You can save money by using an in-network pharmacy.
- Look under Pharmacy in Blue Access for Members or visit Prime Therapeutics at [myprime.com](https://myprime.com) to search for an in-network pharmacy near you. Non-HMO members also have access to preferred pharmacies.



## Check your drug list.

- The drug list is a list of covered medications.
- Check to see if your prescription is on the drug list at [bcbsil.com/rx-drugs/drug-lists/drug-lists](https://bcbsil.com/rx-drugs/drug-lists/drug-lists) under "Metallic Individual Plans." HMO and Point of Service members, be sure to use the HMO POS drug list.
- If your drug is not on the list, check with your doctor for a covered alternative to consider.

## Ask your pharmacist how to take your prescriptions.

Prescription drugs come with guidelines about how to take them for best results and to avoid side effects.

- Right dose.
- Right time.
- Right way.





# Manage Your Prescription Benefits

(continued)



## Ask if you can get a 90-day supply or home delivery.

- If you are taking medication on a routine basis, you may be able to get more than a 30-day supply\* or home delivery.
- Log in to Blue Access for Members for details.



## Ask if you need prior authorization.

In some cases, your doctor will need to send BCBSIL a request for approval before your prescription drug may be covered.



## Plan ahead if you take specialty medications.

- Specialty medications are used to treat serious or chronic conditions.
- They may have special handling or storage needs.
- They may not be stocked by retail pharmacies.

For more information on self-administered specialty drugs, call the number on your member ID card.

\* Not all prescriptions can be filled for 90 days.



## BCBSIL has a program with select local pharmacies called **Pharmacists Adding Value & Expertise®**.

- PAVE® pharmacies reach out to eligible members based on how they fill their prescriptions.
- BCBSIL and pharmacists work together with these members to help them take their medications at the right dose at the right time and in the right way for their needs.
- Members may learn more about their prescriptions and possible other resources for care.

To learn more or opt out, write to GPpharmacy@bcbsil.com.

## Know your drug cost tiers.

Your health plan's prescription drug list has levels of coverage, called member payment tiers.

- Plans have either 4 or 6 tiers.
- Most often, the lower the tier, the lower your out-of-pocket costs will be for the drug.

Six-Tier Plans Drug Type		Four-Tier Plans Drug Type		Your Cost
6	Non-Preferred Specialty	4	Specialty	\$\$\$
5	Preferred Specialty			
4	Non-Preferred Brand	3	Non-Preferred Brand	↑
3	Preferred Brand	2	Preferred Brand	
2	Non-Preferred Generic	1	Generic	
1	Preferred Generic			

# Manage Your Wellness and Discounts



## Find wellness that works for you.

Well onTarget® offers a full range of programs. Whether you want to read articles or track healthy habits, you will likely find a resource that fits your interest.

Register to:

- Take a health assessment.
- Record activity.
- Get help with nutrition.
- Work on stress management.
- Quit smoking.
- Manage blood pressure and cholesterol.

You can earn Blue Points<sup>SM</sup> toward eGift Cards for participating and taking certain steps, even as simple as connecting a fitness tracker.

Get started in Blue Access for Members or at [wellontarget.com](http://wellontarget.com).



## Cash in on your discounts.

Your plan includes access to Blue365® member discounts. Register at [Blue365deals.com/BCBSIL/](http://Blue365deals.com/BCBSIL/) and start shopping to save on goods and services that help you care for your health and work on wellness.

Here are just a few of the categories:

- Dental care
- Hearing tests and devices
- Eye exams and eyewear
- Nutrition programs and products
- Fitness apps, trackers and gear
- Mental wellness programs



The preferred pharmacy network may not apply to all BCBSIL plans, such as 100% cost-sharing plans or HMO or Point of Service plans. HMO and Point of Service plans have their own pharmacy network. See your Benefit Book for details or call the number on your member ID card if you have questions.

Prime Therapeutics LLC is a separate pharmacy benefit management company. BCBSIL contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. Myprime.com is an online resource offered by Prime Therapeutics.

Well onTarget® is a registered trademark of Health Care Service Corporation. Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

Value-added products and services may be discontinued or changed at any time and may be subject to geographical availability.

The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

Blue365 is a discount program only for members of BCBSIL. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your Benefit Book or call the Customer Service number on your member ID card for specific benefit facts. 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 who 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.

Blue Points program rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information. Member agrees to comply with all applicable federal, state, and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.



## Non-Discrimination Notice

### Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator	Phone:	855-664-7270 (voicemail)
Attn: Office of Civil Rights Coordinator	TTY/TDD:	855-661-6965
300 E. Randolph St., 35th Floor	Fax:	855-661-6960
Chicago, IL 60601	Email:	civilrightscoordinator@bcbsil.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services	Phone:	800-368-1019
200 Independence Avenue SW	TTY/TDD:	800-537-7697
Room 509F, HHH Building	Complaint Portal:	
Washington, DC 20201	ocrportal.hhs.gov/ocr/smartscreen/main.jsf	
	Complaint Forms:	
	hhs.gov/civil-rights/filing-a-complaint/index.html	

This notice is available on our website at [bcbsil.com/legal-and-privacy/non-discrimination-notice](http://bcbsil.com/legal-and-privacy/non-discrimination-notice)

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.



中文 Chinese	注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujurati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિલરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी नि:शुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama il 855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníłt'ígogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahíł hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áá jiik'eh hóló. Kohjí' 855-710-6984 (TTY: 711) hodíilnih doodago nika'anáłwo'í bich'í' hanidziih.
فارسي Farsi	توجه: اگر [وارد کردن زبان] صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 855-710-6984 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.