American Library Association

2019 Open Enrollment | November 6, 2018
WELCOME

American Library Association

2019 Open Enrollment
Today We Will Cover:

- Your Medical Insurance Carrier, Blue Cross Blue Shield of IL
- Your Plan Options: PPO & HMO
- Customer Service Information
- Health and Wellness programs
- Online Tools and Resources
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?
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
- Access to a national PPO network

Out-of-Network Providers

**DRAWBACKS**

- You do have coverage, but
  - You pay a greater share of the costs
  - You may receive fewer benefits out-of-network
  - You may need to file your own claims
  - You may be billed for charges over the allowed amount (balance billing)
Preauthorization is a process used to determine whether a medical service meets the requirements for health plan coverage.

You need to have preauthorization for some types of medical care like:
- Hospital stays
- High-cost specialty drugs
- Some services you get outside a hospital

Your network provider will usually take care of IP preauthorization. To be sure for OP services, call Customer Service before your service.

Check your benefits booklet to learn more. You can find it on Blue Access for Members™ under My Coverage.
Care When and Where You Need It with Virtual Visits for PPO members

• 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.

Virtual visits may not be available on all plans.
How Virtual Visits Work

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

INTERACT
Real-time consultation with an independently contracted, board-certified doctor or therapist

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

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

• HMO Illinois® believes that the best people to determine what medical care is needed are members and their doctors.

• Our model is unique and different from other HMOs. We don’t get involved in deciding a member’s treatment.

• Primary Care Physicians (PCPs) help members navigate the health care system by coordinating comprehensive care. They:
  – Determine medical needs
  – Help inform the member’s health care treatment decisions
  – Get members involved in preventive care activities
HMO Benefit Overview

- Each covered member chooses a Primary Care Physician (PCP) from participating Medical Groups/IPAs
  - Female members may also choose an OB-GYN within their medical group
- Your PCP will coordinate your covered health care services and provide specialist referrals when appropriate
- You may change medical groups by calling BCBSIL customer service or on-line.
  - Changes can be made up until the last day of the month for an effective date of the first of the following month
- Change PCPs within your medical group by notifying the group directly
- Out-of-network coverage on the HMO plan is available in case of emergency
Out-of-Area Coverage

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

**BlueCard® Urgent Care**

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

**Guest Membership**

- Covers members who are living out of the participating service area for at least 90 consecutive days.
- Members can become Guest Members with full benefits at an affiliated BCBS HMO in another state.
How to Find a Network or Plan Provider

From your computer or mobile device, log on to bcbsil.com and click on Provider Finder®

Call the Customer Service number on the back of your ID card

When traveling- Call BlueCard® Access --available 24/7 800-810-2583

Speak with your physician’s office
Service That Takes You Out of the Middle

Call Customer Service for assistance and questions about:

• Claim Questions or status
• 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
• Medical group change request

Toll Free Number located on the back of your ID Card
# American Library Assoc. Benefits Comparison

<table>
<thead>
<tr>
<th>Benefit</th>
<th>PPO Plan In-Network</th>
<th>PPO Plan Out-of-Network</th>
<th>HMOs BAHMO</th>
<th>HMOs HMOI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$500</td>
<td>$700</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$1,500</td>
<td>$2,100</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Individual Out-of-Pocket Max</td>
<td>$1,800</td>
<td>$10,000</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family Out-of-Pocket Max</td>
<td>$5,400</td>
<td>$30,000</td>
<td>$3,000</td>
<td>$3,000</td>
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<tr>
<td>Office Visit (PCP/ Specialist)</td>
<td>80%*</td>
<td>60%*</td>
<td>$30/ $50 copay</td>
<td>$30/ $50 copay</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>60%*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>80%*</td>
<td>60%*</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>All Other Services</td>
<td>80%*</td>
<td>60%*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td></td>
<td>$150 copay</td>
<td>$150 copay</td>
<td></td>
</tr>
<tr>
<td>Rx Individual Out-of-Pocket</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Rx Family Out-of-Pocket</td>
<td>$3,000</td>
<td>$3,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Retail Rx – Generic/Preferred/Non-Preferred/Specialty</td>
<td>$10/40/60/80</td>
<td>Copay + 75%</td>
<td>$10/40/60/80</td>
<td>N/A</td>
</tr>
<tr>
<td>Mail Order Rx – Generic/Preferred/Non-Preferred (Specialty N/A through M.O.)</td>
<td>$20/$80/$120</td>
<td>N/A</td>
<td>$20/$80/$120</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*After deductible
## Benefit Plan Options – Your Choice

<table>
<thead>
<tr>
<th></th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO</strong></td>
<td>• Full PPO National network</td>
<td>• Highest employee contributions</td>
</tr>
<tr>
<td></td>
<td>• No referrals required</td>
<td>• Deductibles and higher OPX</td>
</tr>
<tr>
<td></td>
<td>• Greater Flexibility – see whomever you want when you want.</td>
<td>• Costs fluctuate from provider to provider</td>
</tr>
<tr>
<td></td>
<td>• Out of Network benefits</td>
<td></td>
</tr>
<tr>
<td><strong>HMO</strong></td>
<td>• Lower Associated costs</td>
<td>• More restrictive</td>
</tr>
<tr>
<td></td>
<td>• Lower employee contributions</td>
<td>• Referrals required for specialists</td>
</tr>
<tr>
<td></td>
<td>• No deductibles</td>
<td>• Restricted to service area</td>
</tr>
<tr>
<td></td>
<td>• Fixed amount to pay is known</td>
<td>• No out of network benefits.</td>
</tr>
<tr>
<td></td>
<td>• PCP will coordinate all care</td>
<td></td>
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</tbody>
</table>
Health and Wellness
Preventive Coverage

What’s Covered?

- **Recommended routine gender and age-specific preventive care and screenings** – including yearly general wellness exams, recommended vaccines and screenings for things like diabetes, cancer and depression – 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.
Wellness Guidelines

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

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

Your Physician is also a great resource for wellness guidelines.
What’s Preventive, What’s Not?

PREVENTIVE

Jane has a screening, or preventive, mammogram performed (in-network)

Preventive coverage = 100%, no copay

Mammogram Example

DIAGNOSTIC

• Jane’s screening 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
Lifestyle Management

Weight Management and Tobacco Cessation

Support for a Healthier You

• Work with a Lifestyle Management Specialist
• On-line coaching sessions
• Make a personalized plan to help you to reach your goals
Blue365®
Member Discount Program

- 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™ 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 and are subject to change. BCBSIL does not guarantee or make any claims or recommendations about the program’s services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.
Member Wellness Portal

Well onTarget® Highlights

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

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

New digital self-management programs on a range of wellbeing topics

- Stress management
- Tobacco cessation
- Weight management
- Nutrition
- Physical fitness
- Blood pressure
- Dental health
- Metabolic syndrome
- Sleep health
- Diabetes
- Preventive health
- Cholesterol
- Tobacco free maintenance
- Weight maintenance
- Musculoskeletal disorders
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure (CHF)
- Coronary artery disease (CAD)
- Maternity health
- Financial wellbeing
Blue Points℠ Program

Reward Yourself!

• Earn points for multiple wellness and fitness activities, completion of Health Assessment, online courses and more

• Redeem points in the Shopping Mall for a variety of items

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.
AlwaysOn Wellness Mobile 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®
• See Blue Points℠ balance

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

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

$25 to sign up, $25 per month

- Mix and match fitness locations
- No contract and no obligation
- Unlimited access to a nationwide network of more than 10,000 participating fitness locations
- Just log in to Blue Access for Members™ and click “Fitness Program” in Quick Links to reach the enrollment page

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

You don’t eat the same food every day.

Why work out at the same fitness location every single time?

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.
Your Health and Wellbeing Programs

TO HELP YOU FIT BETTER HEALTH INTO YOUR SCHEDULE

1. Log in at bcbsil.com
2. Click the My Health tab

Resources for your overall wellbeing through Well onTarget® courses, articles, videos and podcasts for topics like stress management, sleep health, financial wellbeing and more!

24/7 Nurseline to answer health questions at the speed of life.

Fitness Program with affordable access to fitness centers and complementary health providers.

Special Beginnings® to help get your baby off to a healthy start.
Digital Capabilities
You’re Mobile. We’re Mobile.

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

- bcbsil.com (optimized for mobile devices)
- Blue Access for Members℠
- Text reminders (once you opt in)
- BCBSIL native mobile app
BCBSIL App for Mobile Devices

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Quick phone link to customer service
- Log in to Blue Access for Members℠
- View claims and coverage details
- Access or request ID cards
- Link to map and directions

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

*Message and data rates may apply.
Let Us Text You

Update your preferences in Blue Access for Members™ and sign up for:

• Rx reminders
• Diabetes diet tips
• Health heart tips
• Exercise or fitness tips
• Claim alerts

Message and data rates may apply.
The Social Side of Your Health Insurance

Join the conversation on social media!

Every month you will find new health and wellness content that encourages healthier habits for you and your loved ones.

Additionally, you can learn more about our services and ask us about your coverage.
Blue Access for Members℠
Save time with self-service support tools and health and wellness resources available through a convenient and secure website

Blue Access for Members℠

- Check claims and claims history
- View, save or print Explanation of Benefits (EOBs)
- Sign up for electronic EOBs, and save 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.
Go to bcbsil.com and log in to Blue Access for Members via web or mobile.

Click Register Now if you are a new user.

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℠

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, benefit programs and more
7. **My Care Profile**: Access and download a summary of provider visits, medications and test results
Getting a Temporary ID Card

• Click the “ID Card” on your Blue Access for Members\textsuperscript{SM} homepage

• Print your temporary ID card

• Order new or replacement ID cards

You may also use the BCBSIL app to download a digital ID card to your phone
My Coverage

• Confirm your coverage and eligibility information

• Check medical, dental and prescription benefit summaries (as applicable)

• Print or save as a PDF

• View spending accounts
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
My Health Tab

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 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.
Interactive Video Tutorials

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

Select a topic from the list at left to view available videos.

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®

1. Log in to Blue Access for Members™
2. Click the Doctors & Hospitals tab
3. Then select “Find a Doctor or Hospital”

Or access Provider Finder through the BCBSIL App.
Inside Provider Finder®

- You can look up expected out-of-pocket costs for 1,600 specific procedures using the Cost Estimator tool
- Quality designations for facilities and physicians
- Enhanced provider demographics
- Customizable search, maps and directions
- Patient reviews on physicians

*Cost information available for most plans
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
- Patient reviews
Change Your Medical Group Online!

• You may change medical groups by calling BCBSIL customer service or by logging on to Blue Access for MembersSM.

• Medical group changes can be made up until the last day of the month for an effective date of the first of the following month; for example, changes made by January 31 are effective February 1.

• Change PCPs within your medical group by notifying the group directly.
Prescription Drugs
Getting Started

Find prescription drug information by visiting bcbsil.com
Find the Drug List for Your Plan

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

Screen images are for illustrative purposes only.
Home Delivery Prescriptions

Your pharmacy benefit includes mail service of your maintenance medications from AllianceRx Walgreens Prime.

- Register online at alliancerxwp.com/home-delivery or by phone at 877-357-7463
- 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
MyPrime.com

Single sign-on from Blue Access for Members™ 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
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 for more health and wellness information
Questions?