

Member Guide

Get the most out of your plan



Welcome to BlueCross BlueShield of Tennessee

We appreciate having you as a member. Because we want you to get the best value from your BlueCross plan, we've created this quick reference guide so you can learn about your benefits. If you have any questions or just want to discuss your plan, give us a call. We'll be glad to help.

Some services noted in this guide may not apply to your plan or you may have additional benefits not listed. Check your EOC to see exactly what is included in your plan.

This Brochure Is Not Your Evidence of Coverage

You can view and print your Evidence of Coverage (EOC) at bcbst.com in BlueAccess.SM

1. Log in to BlueAccess (instructions are on page 7)
2. Click the "My Benefits & Coverage" tab
3. Click "My Benefits"
4. Click "My Benefits Booklet"

Please call Member Service (1-800-565-9140) to request a printed copy of your EOC or the material referred to in this brochure.



WE'RE HERE TO HELP

Get the information you want online or over the phone. We can help you:

- *Find a doctor, hospital, quick care clinic or other provider*
- *Confirm your benefits*
- *Check your claims and balances*
- *Get answers to any question about your BlueCross coverage*

We offer service over the phone in 150 different languages.

¿Tienes Preguntas? Tenemos las Respuestas Tenemos representantes de servicio al cliente que hablan Español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el numero 1-866-636-0164. Presione "1" para preguntas sobre seguro medico o "2" para seguro dental. **Service in Other Languages** You can access other language services by calling 1-800-565-9140.

VISIT US
ONLINE
24/7
bcbst.com

See page 6 to learn more about secure access to your BlueCross information.

**Call Member Service
1-800-565-9140**

Monday–Friday,
8 a.m.–5:15 p.m. (Eastern)
(If you are a new member covered by a plan through your job, please call the number on your member ID card.)



USING YOUR BENEFITS

Your BlueCross benefits offer you many choices and options for your health care needs. To get the most value as a member, you should learn more about:

- *What's on Your BlueCross Member ID Card*
- *Doctors or other providers in Your Plan Network*
- *Annual Physicals & Preventive Health Screenings*
- *Getting Prior Authorization When Needed*

YOUR MEMBER ID CARD

If you have not already received your card, you will get it in the mail soon. Keep an eye out for it – your card carries a lot of important information.

Example Member ID Card

Your card will differ based on your plan.

Front

BlueCross BlueShield of Tennessee

CHRIS B HALL

Subscriber ID
ABC123456789

Group No. 123456

RXBIN 610014

RXGRP BCTCOMM

BLUE NETWORK: S RX04

MEDICAL/DENTAL/VISION

PPO

Copayments:
OV 25
SPEC 55
ER 75
IPH 150
V 30
RX \$10/\$35/\$50

Back

BlueCross BlueShield of Tennessee
An Independent Licensee of the BlueCross BlueShield Association

Providers: Submit claims to your local BCBS Plan. Prior authorization required for admissions and certain medical services.

Dentists- in and out of Tennessee:
File dental claims to:
BCBST Claims Service Ctr., 1 Cameron Hill Circle, Suite 0002, Chattanooga, TN 37402-0002

bcbst.com
Member Service: 1-800-565-9140
Network Provider Outside Tennessee: 1-800-810-2583 (BLUE)
To use your Behavioral Health benefits: 1-800-888-3773
Provider Service: Eligibility / Prior Authorization and Claims 1-800-924-7141
Pharmacists: 1-800-922-1557
NICU & subsequent 1st yr authorizations: 1-888-832-2006
Prior authorization required for Advanced Imaging 1-888-693-3211
VisionBlue: EyeMed 1-877-342-0737

Avoid additional costs. Show this card to your provider and ask for a prior authorization check. See your benefit materials for details. This card does not guarantee benefits eligibility. 001 (01/13)

Some services on this example member ID card may not apply to your plan or you may have additional benefits not listed. Check your EOC to see exactly what is included in your plan.

MEMBER ID CARD TIPS & INFORMATION

- Always carry it with you
- Protect it like you would a credit card
- Show it whenever you receive medical care
- Enjoy out-of-state coverage with acceptance by:
 - Nearly 95 percent of doctors and hospitals in the United States
 - Providers in more than 200 countries around the globe

TIPS TO MAXIMIZE YOUR BENEFITS

1. Use Doctors, Hospitals & Emergency Rooms (ER) in Your Network

Find your BlueCross Network at the bottom left corner of your member ID card (see page 3)

- *BlueCross provider networks include doctors, hospitals, ERs and other health care providers*
- *Using providers in your network helps you save money while visiting providers outside your network costs more*

3. Physicals & Preventive Health Screenings Are Good for You

- *They can identify diseases and medical conditions*
- *Prevention and early detection lead to better health*
- *Most health plans cover the following items at 100% in-network with no deductibles**
 - *Annual physical*
 - *Mammogram*
 - *Diabetes screening*
 - *Immunizations*

* Check your EOC or the “**My Benefits**” section of BlueAccess to see the exact details of your plan.

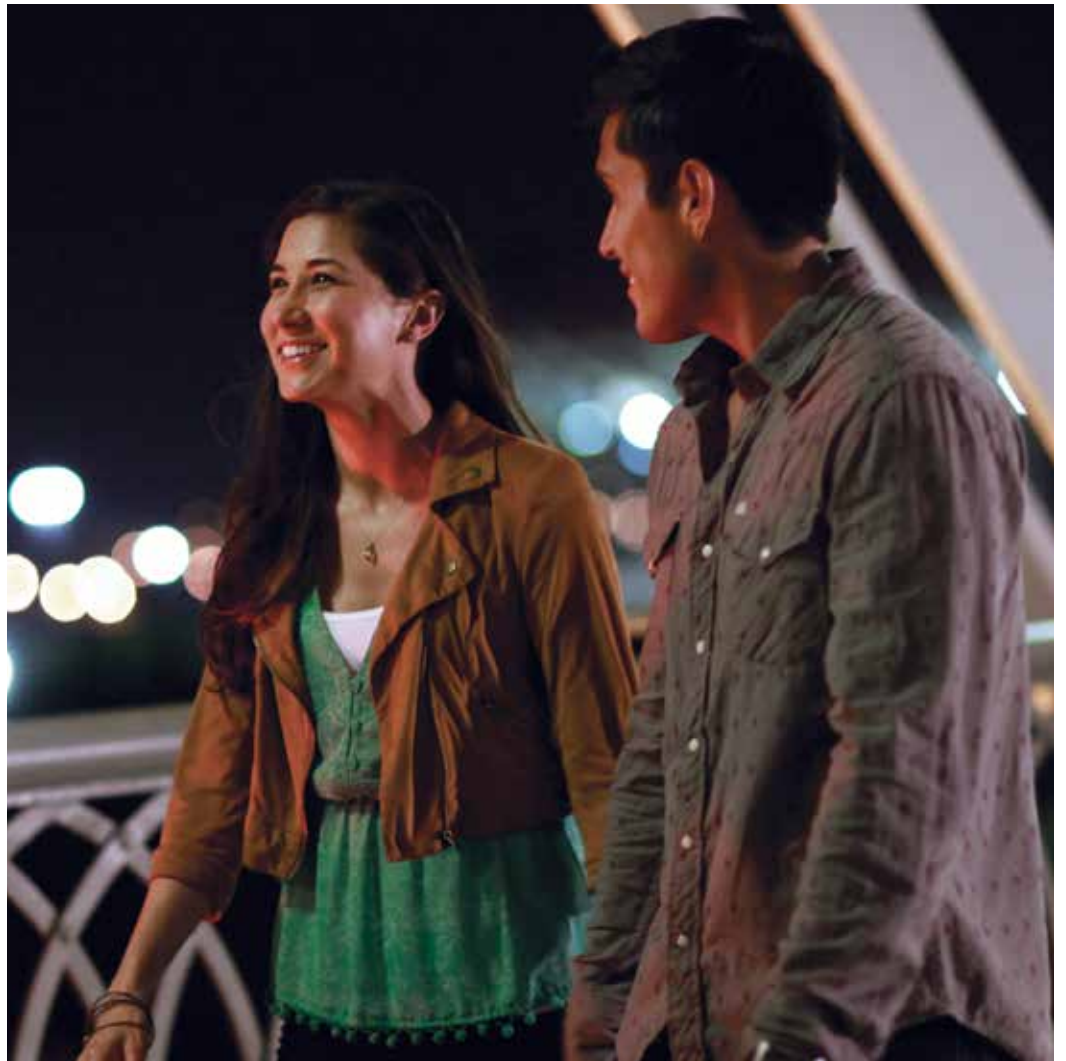
2. Watch Out for Hidden Costs

Even if you carefully choose a doctor and hospital in your network, do not assume all of your care will be covered as in network. Services involving an anesthesiologist, pathologist, radiologist or other provider may be out of network. Ask your doctor if everyone providing care is in your BlueCross network.

4. Prior Authorization for Hospital Stay, MRI or Surgery

- *Prior authorization ensures your care is:*
 - *Covered by your plan*
 - *Cost effective*
 - *Right level of care for your condition*
- *You need to get prior authorization before:*
 - *Surgical procedures*
 - *Hospital admissions*
 - *Outpatient care*
 - *Advanced radiological imaging services, like an MRI, CT or PET scan*

To find a list of services that require prior authorization, visit bcbst.com and enter “prior authorization” in the Search field at the top of the page.



USING YOUR TOOLS

You can find many resources in BlueAccess, your member self-service portal on bcbst.com, as well as on your smart phone and tablet with the new app – myBlue TNSM. There you can:

- *Register for BlueAccess*
- *Find a Doctor, Hospital or Pharmacy*
- *Check Your Benefits*
- *See Which Family Members Are Covered*
- *View Copays & Deductibles*

ER OR URGENT CARE CENTER?

When you need care in a true medical emergency, go directly to the closest emergency room. But for less severe illnesses, consider an urgent care center for treatment instead of an expensive trip to the ER. Find an Urgent Care or Convenient Care Facility with the Find a Doctor Tool at bcbst.com or using the BlueCross app, myBlue TNSM.

Find a Doctor Tool

1. Click “Find a Doctor” at bcbst.com
2. Type “Urgent Care Center” in the field and click “Search”
3. Sort results by distance, best match or patient reviews

BlueCross app –myBlue TNSM

1. Choose menu at bottom of page
2. Select “Find Urgent Care”
3. Enter prefix from member ID card
4. Press “Find Urgent Care Centers” button

ER

OR

URGENT CARE



INSTALL THE BLUECROSS APP, myBlue TNSM

View the same information that is available in BlueAccess on your smart phone or tablet. Download the app from iTunes or Google Play, then enter the information from your BlueCross member ID card.



BLUEACCESS

See the key details and benefits of your plan in BlueAccess. Log-in to your personalized, secure member area at bcbst.com.

BlueAccess Sections

My Homepage – View a snapshot of your benefit information, recent claims, tools and resources.

My Benefits & Coverage – Get full details on what's covered, who's covered and what you pay for medical services.

My Claims & Balances – Check your claims status and details. Print benefit and claims information. View your remaining deductibles, out-of-pocket maximums and more.

My Health & Wellness – Create a personal health profile and browse information designed to help you reach your health and wellness goals (may not be available to members of some self-funded groups).

Cost & Quality Tools – Find a doctor or hospital in your network, including quality and safety certifications. Get answers about health care expenses – even compare costs.

My Account – Set up your account profile, including contact preferences, communication channels, messaging alerts and BlueVoice participation.

Find a Doctor (or other provider) In Your Network

Look for a new doctor at bcbst.com or on the new app.

- *Search by network, specialty or location*
- *Compare providers by cost & quality*
- *Read doctor reviews from other members*

See your member ID card for information needed to complete your search.

KNOW YOUR RIGHTS

As a BlueCross BlueShield of Tennessee member, you have a number of rights, responsibilities and expectations that will engage you as a health care consumer and help you receive the type of care you deserve. More information about your rights and responsibilities is available online at: www.bcbst.com/why-bcbst/company-information/corporate-governance/legal.

Reviews of Medical Necessity Decisions

As a BlueCross BlueShield of Tennessee member, you have the right to request a review by an independent third party of medical necessity decisions. You can learn more about how your specific benefit plan handles requests for independent reviews in your benefit materials or Evidence of Coverage.

Be Assured of Fair Decisions About Care

BlueCross BlueShield of Tennessee works hard to earn and keep your trust. Whenever possible, we want to be an open book about how we make decisions. For prior authorizations and other health care decisions, we look at two factors: whether the care or service suggested is appropriate for your condition and whether your plan covers it. Denying care, service or coverage is not rewarded in any way to anyone whether employees, vendors or contracted practitioners by BlueCross.

Member Grievance Procedure

Our grievance procedure is intended to provide a fair and quick method of resolving any disputes you may have with BlueCross BlueShield of Tennessee. If you have a question about a claim, think a claim has not been paid correctly, want to appeal a claim decision or if you are not happy with any aspect of your BlueCross coverage; please contact our Member Service Department at 1-800-565-9140 (or the phone number on your member ID card). Please see your EOC for complete information about the Member Grievance Procedure.

Improving Your Quality of Care and Services

Your safety, quality of care, and the services you receive as a BlueCross BlueShield of Tennessee member is important to you – and to us. That's why we have a Quality Improvement Program that is evaluated each year for: quality of care and service, appropriateness of care and access to providers.

Our program is nationally recognized by two external accrediting bodies, URAC and the National Committee for Quality Assurance (NCQA). For more details about our Quality Improvement Program, please send requests to: BlueCross BlueShield of Tennessee, Attn: Quality Management 2.3, 1 Cameron Hill Circle, Chattanooga, TN 37402.

Your Benefits Under the Women's Health and Cancer Rights Act

Your BlueCross BlueShield of Tennessee health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses and the complications resulting from a mastectomy (including lymphedema). Please review your benefit plan materials for more details about these benefits and your coverage in general.

Notice of Information Privacy Policies and Practices

BlueCross BlueShield of Tennessee, Inc. and some subsidiaries and affiliates (BCBST) are required to maintain the privacy of all health plan information, which may include your: name, address, diagnosis codes, etc. as required by applicable laws and regulations; provide this notice of privacy practices to all members, inform members of the company's legal obligations; and advise members of additional rights concerning their health plan information. Your health plan information may be used and disclosed for treatment payment, and health care operations. A copy of this notice is included in your EOC. You may also request a copy of our privacy practices at any time, please contact BCBST: Phone: (888) 455-3824 - Email: privacy_office@bcbst.com - Mail: BlueCross BlueShield of Tennessee - The Privacy Office - 1 Cameron Hill Circle - Chattanooga, TN 37402-0001

HIPAA Compliant

BlueCross BlueShield of Tennessee, Inc. is compliant with all requirements of the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

Insurance Terms

The online glossary can help you better understand insurance terms such as "Effective Date" and "Maximum Allowable Charge." To understand the meaning of a term, you can check there for an easy-to-read description. The online Medical Policy Manual gives you easy-to-find information to help you understand new medical technologies and whether they are appropriate for your particular situation. The manual's medical policies identify technologies as medically necessary, not medically necessary, investigational or cosmetic. By researching technology in advance, you can use your health care dollars more wisely.

Ancillary Claims Process

Please ask your doctor to use in-network providers for the following ancillary services to get the most out of your benefits.

- Independent Clinical Laboratories: Sometimes physicians will send your specimens drawn in their office to an outside independent clinical laboratory for processing, which may or may not be in the same state. To receive in-network benefits for the lab work, the lab must be contracted with the BlueCross plan in the state where your sample was drawn.
- Durable Medical Equipment (DME) (hospital beds, crutches, wheelchairs, oxygen tanks, etc.): If you or your doctor orders DME or supplies, the DME company must be in the network of the BlueCross Plan in that state where the items are shipped to in order to receive in-network benefits. If you purchase DME items from a retail store, the store must be in the network of the local BlueCross Plan.
- Specialty Pharmacy (injectable or infusion drugs such as Remicade®, Reclast® and Synagis®): If your doctor orders specialty pharmacy items for you, the specialty pharmacy company must be in the network of the BlueCross Plan in the same state as your doctor.

BlueCross BlueShield of Tennessee is a Qualified Health Plan issuer in the Health Insurance Marketplace.



QUICK REFERENCE TO BLUECROSS RESOURCES

Answers to Your Questions
Online or On the Phone

Member Service
1-800-565-9140

Monday–Friday,
8 a.m.–5:15 p.m. (Eastern)

Benefit Subject	Where You Can Find It Online	
	BlueAccess	BlueCross App
Plan Benefits	My Benefits & Coverage	My Insurance
Family Members Covered		
Evidence of Coverage (My Benefits Booklet)		
Amount of Copays & Deductibles		
Claims (archived for 2 years)	My Claims & Balances	My Insurance
Balances (HRAs & FSAs)		
Out-of-Pocket Maximum		
Talk to a Nurse*	My Health & Wellness	Main Menu
Find a Doctor (Network, Specialty or Location)	Cost & Quality Tools	Main Menu
Locate an Urgent Care Center		
Locate a Pharmacy		
BluePerks SM Discount Program	My Health & Wellness	<p>Member Service in Other Languages 1-800-565-9140.</p>
Explanation of Benefits (EOB)	My Claims & Balances	
Personal Health Statement	My Health & Wellness	
Create a Personal Health Profile		
Take a Personal Health Assessment		
Self-Directed Online Coaching*	My Health & Wellness	
Compare Doctors by Cost & Quality	Cost & Quality Tools	
Read Doctor Reviews from Members		

Member Service
in Other Languages
1-800-565-9140.



BlueCross BlueShield of Tennessee
1 Cameron Hill Circle | Chattanooga, TN 37402
bcbst.com

* Service may not apply to all plans.