



January 2019

Dear Valued Member:

Welcome to Blue Cross and Blue Shield of Illinois (BCBSIL). We are pleased to work with Egyptian Area Schools Employee Benefit Trust and look forward to supporting your health care benefit needs.

As a BCBSIL member, you will enjoy access to one of the largest independently contracted provider networks in the country and an array of resources to help you manage your health care and make informed health care decisions. We want to help you get the most from your benefits.

This letter highlights many of the programs available to you. You may also view to a recorded BCBSIL presentation available after January 23, 2019, at <u>http://www.egtrust.org</u>.

Your Member ID Card

You will get a member ID card in the mail prior to March 1, 2019. Be sure to show this card when you receive care or fill a prescription beginning March 1, 2019. The cards have only the subscriber's name but can be used by each covered family member. If you've elected family or employee + spouse coverage, you will receive two ID cards. If you have single coverage, you will receive one ID card. Additional cards can be requested after March 1, 2019.

Benefits Value Advisors - an enhanced customer service experience

Starting February 1, 2019, a Benefits Value Advisor (BVA) is ready to help with all your benefits questions. A BVA can also give you information about wellness and other programs. A BVA may be able to help reduce your out-of-pocket costs. She or he can even set up your doctor appointment and help with pre-certification. Just call **855-686-8517** weekdays from 8 a.m. to 6 p.m. CT. This number is also on the back of your member ID card. When you call, your BVA may ask for the group number located on the front of your ID card, so be sure to have it handy.

Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing

Blue Access for MembersSM – a secure member website

Blue Access for Members gives you access to many online tools and services. After you receive your member ID card you will be able to access the secure member website. Go to **bcbsil.com** and select **Member Services** to register using the numbers on the front of the card. Right away, you can:

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- View your family's enrollment records, confirm who is covered and the plan you are enrolled in
- Print a temporary card or get extra ID cards for family members
- Find a doctor or hospital and get driving directions using Provider Finder®
- Update your contact information

After March 1, 2019, when BCBSIL will begin processing claims for dates of service from March 1, 2019, and after, you will have the ability to:

- Check the status of a claim
- Review explanation of benefits statements (you may change your **Preferences** to receive online copies)

Find or Confirm a Network Provider – Prior to March 1, 2019

- 1. Log in to **bcbsil.com** and click the **Find a Doctor or Hospital** tab.
- 2. Prior to getting your member ID card, click **Search as Guest**.
- 3. Click the Search In-Network Providers link.
- 4. On the next screen, choose your answers from the drop-down menus.
- 5. You will also enter either a specific provider name or a ZIP code to look for providers in your area. Then click the **Find a Doctor or Hospital** blue button.

After March 1, 2019, use Blue Access for Members (bcbsil.com) instead of searching as a guest for more personalized search results. Or, call a BVA at 855-686-8517 for help finding a provider.

Your Health Matters

Your new health benefits include tools that can help you get healthier on your own schedule. For quick access to these resources log in to Blue Access for Members at bcbsil.com. Click the **My Health** tab and look for **Well onTarget**[®].

Use Well onTarget to help manage your overall wellbeing.

• Take a Health Assessment to jumpstart your wellness journey with a personal health report.

Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program

- Engage in digital self-management programs to help you reach your health and wellbeing goals.
- Link and track your fitness devices and nutrition apps in one place.
- Earn and redeem Blue PointsSM when you complete healthy activities. 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** 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.
- Join the Fitness Program with access to more than 10,000 fitness locations nationwide.

A \$25 enrollment fee and \$25 monthly fee apply per member. Taxes may apply. Individuals must be at least 18 years old to purchase a membership

- Talk to a nurse 24 hours a day. For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns
- Get support from a maternity specialist throughout a pregnancy.

You will also have resources to get help with these issues:

Asthma	Financial wellbeing
Back pain	Heart health
Blood pressure	Losing weight
Cholesterol	Pregnancy
Diabetes	Quitting smoking
Eating healthy	Stress

Transition of Care Guidelines

If you are getting care from a doctor who is not part of the PPO network, you can continue treatment with that doctor temporarily until the end of the current course of treatment. Review the following for eligibility.

Examples of medical conditions that **meet** the guidelines:

- Pregnancy, if member has started receiving services prior to March 1, 2019
- Patients who are hospitalized prior to March 1, 2019, and the hospitalization extends past March 1, 2019
- Terminal illness where life expectancy is less than six months
- Long-term treatment of cancer, heart disease or transplants

Examples of medical conditions that **do not meet** the guidelines:

- Routine care (immunizations, physicals)
- Chronic conditions that are stabilized (asthma, diabetes)
- Minor illness (flu, sore throat, sprains)
- Elective surgery

Call a Benefits Value Advisor at **855-686-8517** if you or a covered dependent may be eligible for transitional care.

For more than 80 years, Blue Cross and Blue Shield of Illinois has been a trusted name in health care benefits. Across the country, about one in three Americans count on Blue Cross and Blue Shield Plans to provide reliable, affordable benefit programs and dependable customer service. We look forward to serving you!

Sincerely,

Blue Cross and Blue Shield of Illinois and Egyptian Area Schools Employee Benefit Trust