



Member Guide

GET THE MOST OUT OF YOUR PLAN



Welcome to the Blue Community!

We're glad to have you as a member.

In this booklet, you'll find everything you need to start using your insurance. Before diving into the details, here are three ways to make the most out of your plan while saving money on your care:

Stay in Your Network and Save



Choosing doctors, hospitals and specialists that are in your network helps keep your costs down. Ask your doctor if they're in the network shown on your Member ID card. Or check our online Find a Doctor tool to see all your options.

Get Your Free Screenings



Most plans cover annual physicals, diabetes screenings, mammograms and immunizations performed by in-network doctors at no extra cost. Check the My Benefits section of BlueAccessSM to see exactly what your plan includes.

Make Sure Your Care is Covered



Certain care requires prior authorization to make sure it is appropriate and cost-effective. You or your doctor will need to check with us ahead of time to confirm coverage before:

- Some outpatient surgeries
- Inpatient hospital stays (except maternity)
- MRIs, CTs or PET scans
- Renting or purchasing certain medical equipment

We're Here to Help

Don't see the information you're looking for? We can help you:

- Find a doctor, hospital, quick care clinic or other provider.
- Confirm your benefits.
- Check your claims and balances.
- Get answers about your coverage.

How would you like to reach us?



Online: **bcbst.com**
Manage your account 24/7



Phone: **1-800-565-9140**
TTY: **1-800-848-0298**
8 a.m. to 6 p.m. Eastern, Monday through Friday

We offer help 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.

If you'd like help in a language other than English, just call **1-800-565-9140**.

Using Your Benefits

Your Member ID Card

After you sign up, keep an eye on the mail. We'll send Member ID cards for each person in your family 18 years or older.

Example Member ID Card

Your card shows a lot of important information about your coverage. Here's how to read it.*

Your ID number (here, the prefix is ABC)

Your group number

Your network (M, P or S)

Coverage your plan includes

The suitcase image means you can find in-network providers in all 50 states.

Your copay amounts for common types of care

Pharmacy network code

Front

Call this number if you have questions/need help.

Call this number to find providers when you're outside of Tennessee.

Call this number for information on care for mental health/substance use disorders.

Back

Always keep your card with you and show it to providers any time you get care. Protect it the same way you protect your credit cards.

*Your card may be a bit different based on which plan you choose.



You're in Control

BlueAccess gives you 24/7 control of your health plan.

After you get your Member ID card, go to **bcbst.com/member** and create a BlueAccess account so you can:

- Find an up-to-date list of providers in your network.
- Check your claims, copays, deductibles and all the services your plan covers.
- View your Explanation of Benefits (EOB) to see how your claims are paid and sign up for EOB email notices.
- See treatment options and manage your health.
- Take a Personal Health Assessment.
- Read a Personal Wellness Report.
- Stay motivated with self-directed coaching.

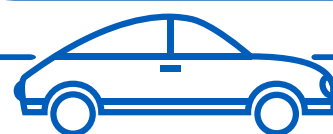
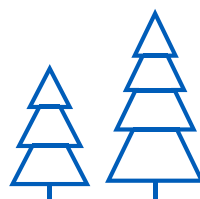
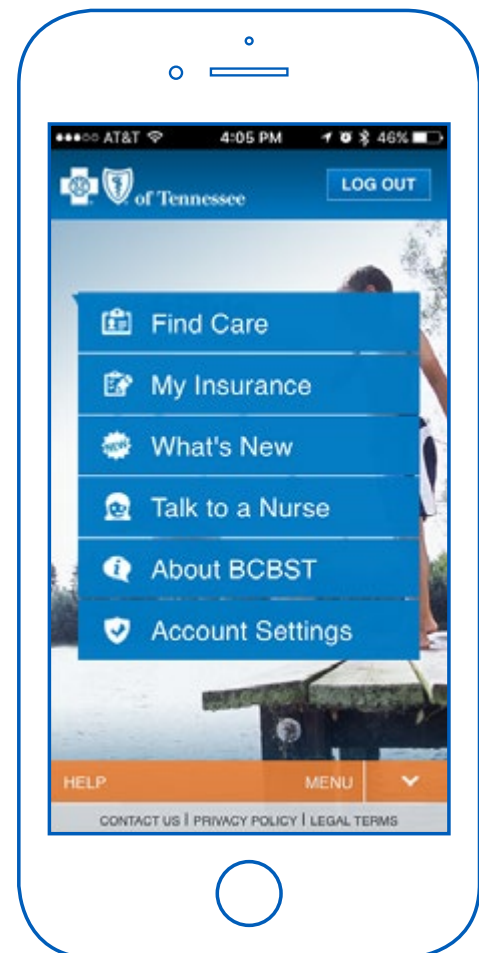


Our mobile app keeps you connected on your phone.

You can manage your plan anywhere, anytime when you log in with the myBlue TNSM app. Use your BlueAccess username and password.

The myBlue TN app lets you:

- Find providers in your network.
- View claims and balances.
- Use a mobile version of your Member ID card.
- Get tips to help you stay healthy.



Planning Your Care

Where Should You Go for Care?

For non-emergency problems, urgent care or convenient care centers are better choices. They're open late and on weekends, just like the ER, but you'll usually get care faster and pay less. Here's how to find one in your network.

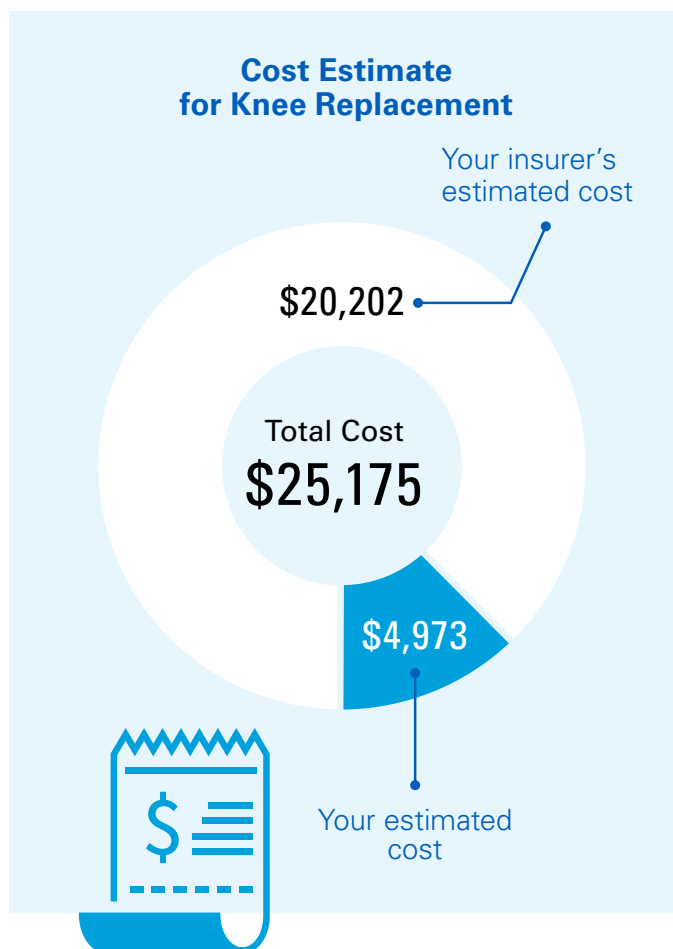
- Online:
 - Go to **bcbst.com/member** and log in.
 - Click **Find a Doctor**.
 - Type "Urgent Care Center" in the field and choose **Urgent Care Center - Medical Facility** from the drop-down list.
- myBlue TN:
 - Choose **Find Urgent Care** from the menu at the bottom of the page.
 - Enter the letter prefix from the Member ID number on your Member ID card (see p.2 of this guide).
 - Press the **Find Urgent Care Centers** button.

How Much Should Your Care Cost?

Our HealthCare Cost Estimator tool lets you see cost estimates* for more than 1,400 common procedures. You can even use it to compare different doctors and facilities, and see how other members rated them.

- Go to **bcbst.com/member** and log in to BlueAccess.
- Click on **Find a Doctor**. Or if you're already on the **Member Tools** page, you can click on **HealthCare Cost Estimator**.

*Actual costs may vary.



Stay Healthy, Save Money

Living Better Shouldn't Cost You More

Your health plan does more than just pay your medical bills. Our Blue365[®] discount program helps you save on everyday health-related purchases like eyewear, nutrition programs and fitness gear. Find out more by logging in to BlueAccess, choosing **My Health & Wellness** and select **Member Discounts & Fitness Your Way[™]**. We add new discounts all the time, so check back often. Or sign up for email alerts that let you know whenever we add something.

Work Out Your Way

Working Out Can Be More Convenient and More Affordable

Exercise is one of the best ways to get and stay healthy, and we want to help you with that. Fitness Your Way lets you work out at more than 9,000 fitness centers across the country.

- Choose from Snap Fitness[®], Curves[®], YMCA[®] locations* and more.
- Use any participating location as often as you want.
- You don't have to sign a long commitment—just three months to start.
- You only have to pay a one-time \$29 enrollment fee, then \$29 a month.

Signing up is easy:

- Log in to BlueAccess.
- Choose **My Health & Wellness**.
- Find the Fitness Your Way tile and select **View Details**, then **Redeem Now**.
- Or call **1-855-515-1332** Monday through Friday, 8 a.m. to 8 p.m., in any continental U.S. time zone, to enroll and find locations near you.

* Participating facilities vary.

Identity Protection

We're Looking Out for Your Health. And Your Identity.

We want to help keep your personal information safe online and off. Your plan includes Experian identity protection services, free of charge. Choose the protection that's best for you and your family:



ProtectMyID[®] is for family members 18 years and older with eligible medical coverage. It includes credit monitoring, fraud protection and fraud resolution support. Each member in your household needs to sign up separately.

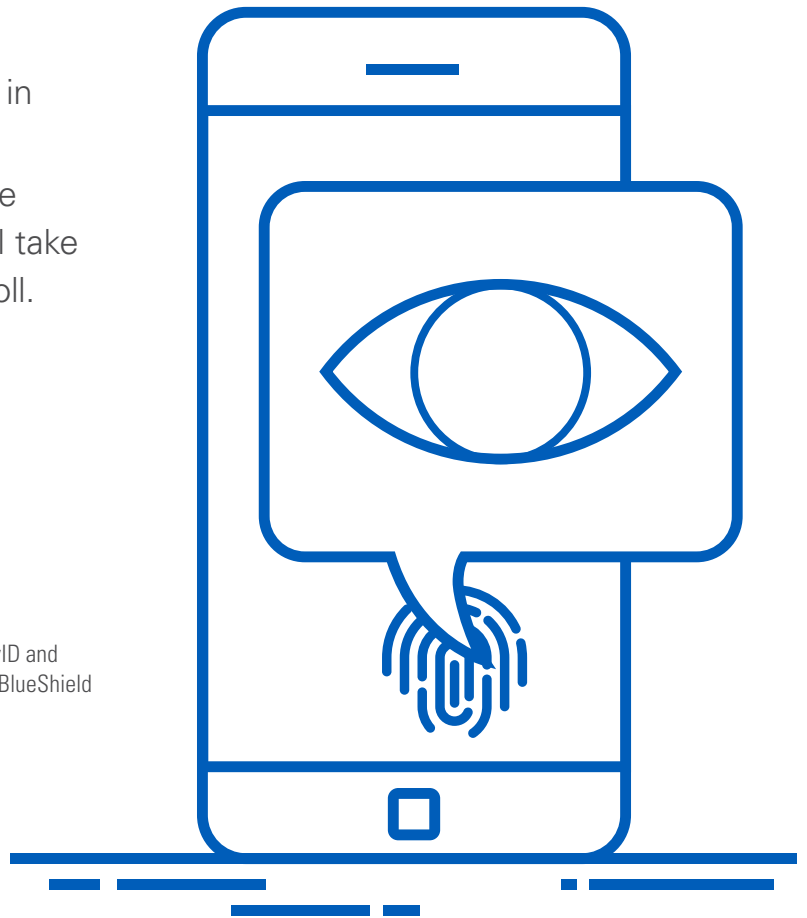


FamilySecureSM offers credit monitoring for all family members under 18 years old.

To sign up:

- Go to **bcbst.com/member** and log in to BlueAccess.
- Click on the **ID Protection** link in the **Tools & Information** section. It will take you to a secure Experian site to enroll.
- Or call Experian at **1-866-926-9803**.
- To enroll in ProtectMyID, use code #PC101139.
- To enroll in FamilySecure, use code #PC101140.

Experian is an independent vendor that administers its ProtectMyID and FamilySecure identity protection services on behalf of BlueCross BlueShield of Tennessee and BlueCare Tennessee.



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: bcbst.com/members/rights.

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 (EOC).

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 open 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. BlueCross doesn't reward employees, vendors or contracted practitioners in any way for denying care, service or coverage.

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're 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 are 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 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 BlueCross at:

- Phone: 1-888-455-3824
- 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 at bcbst.com/manage-my-plan/glossary-terms.page 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're 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 to which the items are shipped 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 that your physician administers): If your doctor orders specialty pharmacy items for you, the specialty pharmacy company must be in the network.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance (“Nondiscrimination Grievance”). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-565-9140-1 (رقم هاتف الصم والبكم: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການລູກຄ້າຂອງພວກເຮົາສາມາດໃຫ້ບໍລິການອອນໄລນ໌ ຫຼື ພາສາ ໄດ້ອື່ນ ຈຳນວນ ພາສາ ທ່ານ ໂທ 1-800-565-9140 (TTY: 1-800-848-0298).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرید. 1-800-565-9140 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, kojí' hódíílnih 1-800-565-9140 (TTY: 1-800-848-0298).

Quick Reference to BlueCross Resources

Answers to Your Questions Online or on the Phone



1-800-565-9140

Monday - Friday, 8 a.m. - 6 p.m. ET



bcbst.com

Benefit Subject	Where You Can Find It Online	
	BlueAccess	myBlue TN
Plan Benefits	My Benefits & Coverage	My Insurance
Family Members Covered		
Amount of Copays and Deductibles		
Claims (archived for two years)	My Claims & Balances	My Insurance
Deductible Balances		
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		
Blue365 Discount Program	My Health & Wellness	Member Service in Other Languages: 1-800-565-9140
Fitness Your Way		
Explanation of Benefits (EOB)	My Claims & Balances	
Personal Health Statement		
Create a Personal Health Profile	My Health & Wellness	
Take a Personal Health Assessment		
Self-Directed Online Coaching*		
Compare Doctors by Cost and Quality	Cost & Quality Tools	
Read Doctor Reviews from Members		

* Service may not apply to all plans.