



**Enrollment Guide**  
Lake Forest College  
PPO+ | Blue Choice | HSA  
1.1.2025





# Get the Most from Your Health Plan

Welcome to Blue Cross and Blue Shield of Illinois (BCBSIL), a leader in health care benefits. We have been helping people like you get the most from their health care plans for many years.

Read this guide to learn about benefits your employer is offering. Think about how you and your family will use these benefits. Learn more about products, services and how to be a smart health care user at [bcbsil.com](http://bcbsil.com).

## **Your ID Card**

After you enroll, you will get a member ID card in the mail. Show this ID card when you see a doctor, visit the hospital or go to any other place for care. The back of the card has phone numbers you might need.

## **Blue Access for Members<sup>SM</sup>**

Go to [bcbsil.com/member](http://bcbsil.com/member) and sign up for the secure member website, Blue Access for Members. Find the "Log In" tab and click "Register Now." Use the information on your ID card to complete the process. On this site, you can check your claims, order more ID cards, get health information and much more.

## **Save Money – Stay In-Network**

Using independently contracted network providers can help you save. Look at your ID card to find your network. Then go to [bcbsil.com](http://bcbsil.com) to look for doctors, hospitals and other places for care.

## **Call Customer Service for Help**

Our team knows your health plan and can help you get the most from your benefits. Just call the toll-free number on the back of your ID card.







# Blue Choice Options<sup>SM</sup>

## A Common-sense Health Care Solution

Are you looking for a health plan that is sensible and easy to use? Are you looking for an affordable PPO health plan for your family? Choosing Blue Choice Options may be the best choice for you.

### Practical and Smart

Blue Choice Options from Blue Cross and Blue Shield of Illinois (BCBSIL) is designed for members who want all the benefits of a PPO and the flexibility to use a large network when the need arises — all at a price lower than our traditional PPO plan. Blue Choice Options offers the same range of health care benefits and member services as the larger PPO network, but may save you money over other PPO health plans.

### How Blue Choice Options Works

To receive the highest level of benefits, you and your covered dependents should use the independently-contracted doctors and hospitals within the Blue Choice OPT PPO<sup>SM</sup> network. You can receive care from a provider within the larger PPO network, but will pay higher out-of-pocket costs. You will pay the highest out-of-pocket cost by choosing an out-of-network provider and may have to pay those fees up front.

### How Blue Choice Options Can Save You Money:

- **Tier 1** — pay the least out-of-pocket expenses by using a participating provider in the Blue Choice OPT PPO network.
- **Tier 2** — pay additional out-of-pocket costs by choosing a participating provider in the larger network of providers.
- **Tier 3** — pay the highest out-of-pocket cost by selecting an out-of-network provider.

# More Advantages from BCBSIL

## Online support is just a click away

Information about your benefits can be found on the BCBSIL website at [bcbsil.com](http://bcbsil.com). Log in to Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) for immediate access. All you need are your group and identification numbers found on your BCBSIL member ID card. BAM allows you the security, convenience and ease of:

- Using Provider Finder<sup>®</sup> to find an independently-contracted doctor or hospital within the Blue Choice Options (BCO) product.  
You can:
  - Find providers wherever you are without entering your location for each search
  - Find all locations where a provider practices in one search
  - Use a global search bar to get faster results
  - Use Provider Finder on your mobile smartphone
- Accessing self-service tools to help manage claims activity, benefit details and notification preferences.
- You will appreciate the information you find on BAM when you look for benefit details, providers and other resources for information. And with the help of Customer Service Advocates over the phone, you have access to assistance if you have questions.

## Get access to health and wellness programs, including:

### Blue365<sup>®</sup> Member Discount Program\*

The program offers exclusive health and wellness deals to BCBSIL members, including discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much.

### Health and Wellness Resources\*\*

Our health and wellness resources provide tools and information, which may help you lose weight, quit smoking or reduce your risk for developing heart disease, stroke or diabetes.

## Strength of the Blue Brand

- Members who choose a PPO plan get access to BlueCard<sup>®</sup>, a national network of independently-contracted providers, which includes more than 97% of hospitals nationwide when traveling outside the state.
- Access to health and wellness programs\*\*
- Blue Cross and Blue Shield is among the most trusted names in the industry.



\* 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. Please check your benefit booklet or call the customer service number on the back of your 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.

\*\* Our health and wellness resources vary by health plans.

# BlueEdge HSA<sup>SM</sup> and BlueEdge Select HSA<sup>SM</sup> Plans



## Why Choose BlueEdge<sup>SM</sup>?

BlueEdge HSA is a consumer-directed health care plan (CDHP) that helps you meet your health and financial goals. It blends a qualified high-deductible health plan with a health savings account (HSA) where you decide to either pay for qualified health care costs with tax-free dollars or let the funds grow as savings.

Deposits to the account can be made by you, your employer or anyone else.

### BlueEdge HSA helps you with:

**Affordability** – Use health savings account funds to help meet your deductible, or leave them untouched to grow as savings.

**Tax savings** – Health savings account funds that are used for qualified health care costs are tax-exempt.

**Portability** – Your health savings account belongs to you. Unused funds can roll over at the end of the year, or you can take the money with you if you change health plans or your job, or if you retire.

**Control** – You decide how, when and where your health care dollars are spent. The savvier a consumer you are, the more you stretch how far your health savings account will take you.

**Freedom and choice** – Choose any doctor when you need care, but choosing a network doctor means you get the highest level of benefits.

### Network Information

Use Provider Finder<sup>®</sup> at **bcbsil.com** to see if your doctor is in the network or to search for another network provider. You may also call BlueCard<sup>®</sup> Access toll-free at **800-810-BLUE (800-810-2583)** for provider information. Once you become a member, you can call the toll-free Customer Service phone number on the back of your member ID card for help.

### There's more to BlueEdge:

**Preventive care and wellness visits** – Adults and children are covered at 100 percent when you use network providers\*. You don't need to meet the deductible to enjoy these benefits.

**Online decision tools** – Personalize how you use your health care and your health care spending. Log in to Blue Access for Members<sup>SM</sup>, a safe, secure website at **bcbsil.com** to:

- Manage your benefits
- Search for a network provider
- Estimate the cost of a procedure or treatment
- Find health and wellness information and support
- Ask health care professionals for help with your concerns through 24/7 Nurseline



# Health Savings Account Administration

Your health savings account is administered by a separate custodian — not Blue Cross and Blue Shield of Illinois. Your employer will give information about your account custodian.

## Special Notice about HSAs

Under IRS regulations, anyone enrolling in this health plan should be aware that any adult can contribute to a health savings account (HSA) if he/she:

- Has coverage under an HSA-qualified high deductible health plan (HDHP)
- Has no other first-dollar medical coverage (other types of insurance such as specific injury insurance or accident, disability, dental care, vision care, or long term care insurance are permitted)
- Is not enrolled in Medicare
  - An individual can be Medicare-eligible and have an HSA. However, once enrolled in Medicare, contributions to the HSA must stop. The individual can keep funds in the account before enrolling in Medicare and use those funds to pay for qualified medical costs tax-free.
- Cannot be claimed as a dependent on someone else's tax return

There are other regulations about contributions and distributions. If you are enrolling in a plan that includes a health savings account, you should first seek professional tax counsel to determine if your individual situation permits use of an HSA. If you have a flexible spending account (FSA), or a health care account (HCA), check with your employer to confirm that you are eligible for an HSA. Both the FSA and HCA are considered a limited purpose account that can only be used for certain expenses.





# How It Works

## BlueEdge HSA Example

Ben and Aileen and their two children have BlueEdge Select HSA family coverage through Aileen's employer. The plan is paired with a health savings account that includes a debit card and checks from the HSA administrator\*. At the beginning of the year, Ben and Aileen put \$3,000 into their health savings account (the contribution cannot exceed the maximum determined annually by the IRS).

### Year One

- **Aileen's health savings account annual contribution = \$3,000**
- **Aileen's annual family deductible = \$3,000**

Ben and Aileen had physicals and preventive care lab tests†.

- \$580 was paid by the preventive care benefit.

Both children had annual physicals and routine immunizations.

- \$320 was paid by the preventive care benefit.

Ben tore a ligament in his knee that required surgery.

- Charges of \$675 for the emergency room visit were paid with the health savings account debit card, which counts toward the deductible††.

- Surgery charges were \$6,000. Ben paid \$2,325 with the debit card. With this, the \$3,000 family deductible had been satisfied and health plan benefits began. Of the remaining \$3,675, the health plan paid 80 percent (\$2,940) and Ben paid his 20 percent coinsurance (\$735).

Aileen saw a dermatologist and had several moles removed.

- Charges were \$1,200. The health plan paid 80 percent (\$960), and Aileen paid her 20 percent coinsurance (\$240).

All of the health savings account money was spent so there was no amount to roll over to next year.

### Year Two

- **Ben and Aileen decide to contribute \$3,000 once again to their health savings account at the beginning of the year.**

Ben and Aileen had physicals and preventive care lab tests.

- \$525 was paid by the preventive care benefit.

Both children had annual physicals.

- \$275 was paid by the preventive care benefit.

Aileen saw her dermatologist for a follow-up visit.

- She paid for the \$175 visit with the HSA debit card, which also counted toward the deductible.

Ben participated in a smoking cessation program.

- The program cost \$450 and he paid for it with a check from the health savings account. This expense did not count toward the deductible.

At the end of year two, \$2,375 remains in the health savings account and this rolls over to the next year.

\*The provider should first submit your claim for processing so that you receive benefits at the Blue Cross and Blue Shield of Illinois negotiated rate. You may then use the debit card or checks to pay any balance due to the provider.

†In these examples, in-network preventive care is covered at 100%. Not all groups cover preventive care. Ask your employer for details.

††Funds must be available in your health savings account before you can use them to pay for medical services. Ask your employer when funds will be deposited to your account (each pay period, quarterly, annually, etc.).

# Frequently Asked Questions About BlueEdge HSA

## What is a health savings account?

If you have a qualified high-deductible health plan (HDHP), you can establish a tax-exempt health savings account with your own funds, those from your employer or both. You can use the funds to pay for qualified medical care services. Qualified expenses also count toward your annual deductible. Balances roll over from year to year and the account is portable, which means you keep it if you change benefit plans, jobs or if you retire.

## How can I decide if BlueEdge HSA is right for me?

Comparing covered benefits, network providers, the cost of coverage and other out-of-pocket expenses are important when choosing a health plan. For more information on HSAs, visit the U.S. Treasury's website at [treasury.gov](https://www.treasury.gov).

## Who is eligible to open a health savings account?

Only eligible individuals may open an HSA. To qualify for an HSA, you:

- Must be enrolled in an HSA-compatible HDHP as of the first day of the month;
- May not have other coverage that is not an HSA-compatible HDHP, including Medicare coverage (certain exceptions apply);
- May not be claimed as a dependent on another person's tax return.

## How is the HSA account funded?

IRS rules for contributions include, but are not limited to the following:

Any person (an employer, a family member or any other person) may make contributions to an HSA for an eligible individual.

## Is there a specific health plan design for HSAs?

Yes. HSA law and IRS guidance have focused on four parts of the HDHP plan design:

- The deductible
- The out-of-pocket maximum
- Preventive care
- The overall benefit design must provide "significant benefits" at all times to those covered by the HDHP





# Medical Plan Frequently Asked Questions

## **Q. Are my medical records kept confidential?**

A. Yes. Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to keeping all specific member information confidential. Anyone who may have to review your records is required to keep your information confidential. Your medical records or claims data may have to be reviewed (for example, as part of an appeal that you request). If so, precautions are taken to keep your information confidential. In many cases, your identity will not be associated with this information.

## **Q. Who do I call with questions about my benefits?**

A. Call the toll-free Customer Service number on the back of your member ID card.

## **Q. How do I find a contracting network doctor or hospital?**

A. Go to [bcbsil.com](https://www.bcbsil.com) and use Provider Finder®, or call Customer Service at the toll-free number on the back of your member ID card.

## **Q. What do I do when I need emergency care?**

A. Call 911 or seek help from any doctor or hospital. BCBSIL will coordinate your care with the emergency provider.

Some options for non-emergency care include:

- **Your doctor's office** for health exams, routine shots, colds, flu and other minor illnesses or injuries.
- **Walk-in retail health clinics** available in retail stores. Many have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies, colds and other minor health problems.
- **Urgent or immediate care clinics** for more serious health issues, such as when you need an X-ray or stitches.

## Urgent Care or Freestanding Emergency Room?

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs are higher, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but have EMERGENCY in the facility name.
- Are separate from a hospital but are equipped and work the same as an ER.
- Are staffed by board-certified ER physicians and are subject to the same ER copay.
- Find urgent care centers<sup>1</sup> near you by texting<sup>2</sup> **URGENTIL** to **33633** and then type in your ZIP code.

## Q. What should I bring to my first appointment with a new doctor?

A. Your first appointment is an opportunity to share information about your health with your new doctor. Bring as much medical information as possible, including:

- **Medical records and insurance card** — If you are undergoing treatment at the time you change doctors, your medical records are important to your new doctor. Your insurance card provides information about copayments, billing and Customer Service phone numbers.
- **Medications** — Give your new doctor information about prescription and over-the-counter medications, including any herbal medications you take. Be sure to include the name of the medication, the dosage, how often you take it and why you take it.
- **Special needs** — Make a list of any equipment or devices you use including wheelchairs, oxygen, glucose monitors and the glucose strips. Be prepared to explain how you use them, not only to make sure you have the equipment you need, but also to make sure that there is no disruption in your care.

## Q. What questions should I ask if I am selecting a new doctor?

A. In addition to preliminary questions you might ask a new doctor — such as “Are you accepting new patients?” — here are some questions to help you evaluate whether a doctor is right for you.

- What is the doctor’s experience in treating patients with the same health problems that I have?
- Where is the doctor’s office? Is there convenient and ample parking, or is it close to public transportation?
- What are the regular office hours? Does the office have drop-in hours if I have an urgent problem?
- How long should I expect to wait to see the doctor when I’m in the waiting room?
- Are routine lab tests and X-rays performed in the office, or will I have to go elsewhere?
- Which hospitals does the doctor use?
- If this is a group practice, will I always see my chosen doctor?
- How long does it usually take to get an appointment?
- How do I get in touch with the doctor after office hours?
- Can I get advice about routine medical problems over the phone or by email?
- Does the office send reminders for routine preventive tests like cholesterol checks?

## Q. What if I’m already in treatment when I enroll and my provider isn’t in the network?

A. We’ll work with you to provide the most appropriate care for your medical situation, especially if you are pregnant or receiving treatment for a serious illness. You may still be able to see your out-of-network provider for a period of time. Call the toll-free Customer Service number on the back of your member ID card for more information.

<sup>1</sup>The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

<sup>2</sup>Message and data rates may apply. Read terms, conditions and privacy policy at [bcbsil.com/mobile/text-messaging](http://bcbsil.com/mobile/text-messaging).





Blue Access for Members<sup>SM</sup>

# Health care at your fingertips.

Blue Cross and Blue Shield of Illinois (BCBSIL) helps you get the most from your health care benefits with Blue Access for Members (BAM<sup>SM</sup>). You and all covered dependents age 18 and up can create a BAM account.

## With BAM, you can:

- Find care – search for in-network doctors, hospitals, pharmacies and other health care providers
- Get your digital member ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Sign up for text or email alerts

## It's easy to get started.

Use your member ID card to create a BAM account at [bcbsil.com](https://www.bcbsil.com), or text\* **BCBSILAPP** to **33633** to download our mobile app.



Scan this QR code to visit [bcbsil.com](https://www.bcbsil.com).



# Other Benefits for Non-HMO Plans

**Your health care benefit plan travels with you wherever you go – across the country or around the world.**

## Preventive Care

Your coverage may include preventive care benefits for children and adults, including physical exams, diagnostic tests and immunizations. Check your group plan for specific coverage.

## Emergency Care

If you, as a prudent layperson (with an average knowledge of health and medicine) need to go to the emergency room of any hospital, your care will be covered subject to your plan's deductible and any applicable copayments or coinsurance. In an emergency, you should seek care from an emergency room or other similar facility. Call 911 or other community emergency resources to obtain assistance in life-threatening situations. Your group plan may require that you, a family member or friend contact Blue Cross and Blue Shield of Illinois (BCBSIL) if you are admitted to the hospital.

## National Coverage

You have nationwide access to contracting providers in networks linked through the BlueCard® program when you or your covered dependents live, work or travel anywhere in the country. The national network includes most physicians and hospitals in the country. Be sure to use a BlueCard network provider to receive the highest level of benefits.

With the BlueCard program, there are two ways to locate contracting doctors and hospitals:

- Visit the website at **bcbsil.com** and click on the Find a Doctor or Hospital tab to use the Provider Finder® tool or call BlueCard® Access at **800-810- BLUE (800-810-2583)** for help. Maps and driving directions are also available.
- Call Customer Service at the toll-free number on the back of your member ID card.



## Reconstructive Surgery Following a Mastectomy

Federal and State of Illinois legislation require group health plans and health insurers to provide coverage for reconstructive surgery following a mastectomy. Specifically, these laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications for all stages of mastectomy, including lymphedemas.

Your coverage may also include benefits for baseline and annual mammograms. Check your group plan documents for details.

## Illinois Dependent Eligibility Mandate

Under Federal law, your dependents are eligible for health and dental coverage up to the dependent limiting age and may not be denied coverage due to marital, student or employment status before age 26. Check with your employer for additional details regarding eligibility requirements. In addition, eligible military personnel may not be denied coverage before age 30 under Illinois law. If you elect Blue Choice Select<sup>SM</sup> coverage, your dependents must live within the defined service area.

This Illinois law applies to all individual plans and insured group medical and dental plans, as well as self-insured municipalities, counties and schools. The law does not apply to self-funded national account groups or local non-municipal self-funded groups. If you have questions about this law, contact your benefits administrator.

## International Coverage

When you travel outside the United States and need medical assistance services, call **800-810-BLUE (800-810-2583)** or call collect to **804-673-1177** for information. Blue Cross and Blue Shield has contracts with doctors and hospitals in more than 190 countries. An assistance coordinator, in conjunction with a medical professional, can arrange your doctor's appointment or hospitalization, if necessary.

Providers that participate in the Blue Cross Blue Shield Global<sup>®</sup> Core<sup>\*</sup> program, in most cases, will not require you to pay up front for inpatient care. You are responsible for the out-of-pocket expenses such as a deductible, copayment, coinsurance and non-covered services. The doctor or hospital should submit your claim.

You also have coverage at non-contracting hospitals, but you will have to pay the doctor or hospital for care at the time of service, then submit an international claim form with original bills. Call Customer Service at the toll-free customer service number on your member ID card for the address to send the claim. You can get a claim form from your employer, Customer Service or online at **bcbsil.com**.



# Peace of Mind While Traveling

## BlueCard® PPO Has You Covered



### Use BlueCard PPO When You're Away From Home

Through the BlueCard PPO Program, Blue Cross and Blue Shield (BCBS) plans work together to help ensure you receive reliable, affordable health care when you need it while traveling in the U.S. You have access to an established PPO network of doctors, hospitals and other health care providers throughout the country.

### How BlueCard Works

1. Always carry your most current Blue Cross and Blue Shield of Illinois (BCBSIL) ID card.
2. When you're outside of your local BCBSIL service area and need health care, refer to your ID card and call BlueCard Access at 800-810-BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at [bcbs.com](http://bcbs.com) for information on the nearest PPO doctors and hospitals. In an emergency, call 9-1-1 or go to the nearest hospital.
3. You are responsible for calling BCBSIL for precertification, when necessary. Refer to the precertification phone number on your ID card, which is different than the BlueCard Access number above.
4. When you arrive at the doctor's office or hospital, present your ID card, and the office or hospital staff will verify your membership and coverage information.
5. After you receive medical attention, your claim will be routed to BCBSIL for processing by the provider. All doctors and hospitals are paid directly, so you won't have any paperwork.
6. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayments and/or coinsurance). BCBSIL will provide you with an Explanation of Benefits (EOB) statement.

### Get access to network providers when you're on the go:

**Freedom of choice:** You can choose your provider. To receive the maximum benefits allowed under your health care plan, though, choose contracted network providers whenever possible.

**Coast-to-coast care:** Get access no matter where in the U.S. you travel.

**No paperwork or claims to file:** When visiting a PPO provider, all you need to do is show your ID card.





# How Much Does That Cost?

## Navigate your plan with Provider Finder<sup>®</sup>

There's a lot to think about when deciding where to get health care. Look at the table below to see how much prices can change for the same procedure in the same area. Provider Finder is a tool that helps you make the best health care decisions.

Procedure	Provider A	Provider B	Difference
MRI of the Brain	\$845	\$5,468	\$4,623
Hysterectomy	\$13,755	\$37,846	\$24,091
Hernia Repair	\$5,519	\$16,763	\$11,244
Knee Replacement	\$12,172	\$54,502	\$42,330

Allowable in-network cost data from providers within a 50-mile radius of Chicago, Illinois. Costs are examples and may not apply to every member's situation.

### Provider Finder helps you:

**Check costs before your appointment:** Find quality, independently contracted health care providers who charge less.

**Find and compare doctors and facilities:** Discover local doctors in your network. Check if a facility has been recognized for providing quality care.

**Understand your benefits:** Learn what you may need to pay based on your plan's copay, coinsurance, deductible and other benefits.\*

**Learn more about your providers:** View performance metrics, member reviews, awards, and more.



### Go Digital

To use Provider Finder, visit [bcbsil.com](https://bcbsil.com) and register or log in to Blue Access for Members<sup>SM</sup>. Then, choose **Find Care**.

\* Available for most networks and plans

# The BCBSIL App Keeps You Covered



## Download the BCBSIL App to manage your health.

- Find an in-network doctor, hospital or urgent care center.
- Access your claims, coverage and deductible information.
- View, print or share your member ID with your doctor's office.
- Log in securely with your fingerprint or face recognition.\*
- View your Explanation of Benefits.

## Then, Manage Your Preferences

### In the BCBSIL App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

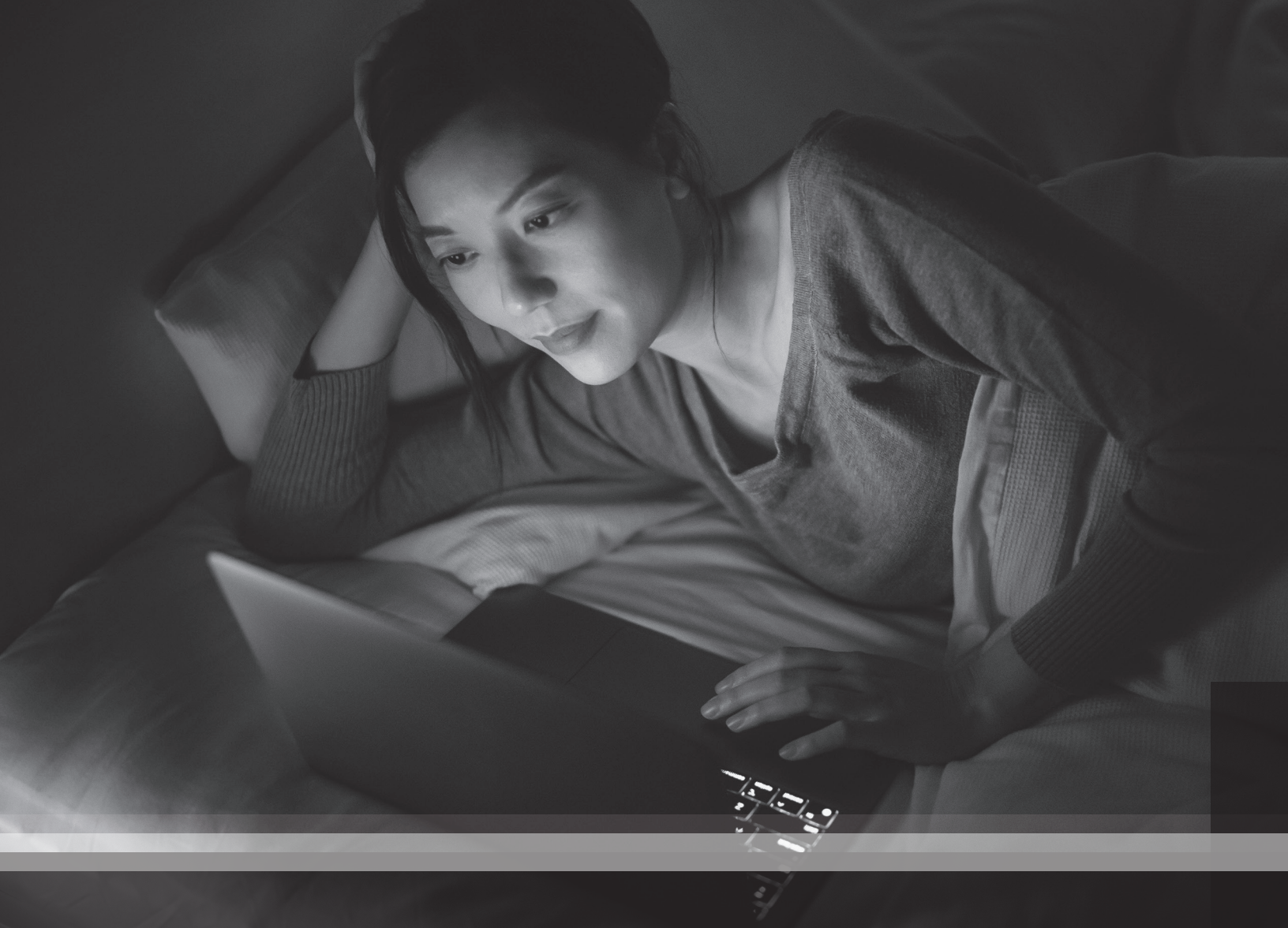
### Choose the messages and information you want to get:

- View claims, prior authorization or referral updates.
- Get alerts when there are new documents to review.
- Receive secure message notifications.
- Find out about new benefits and services.

Scan a QR code to  
download the free app.

Use your **Blue Access for  
Members<sup>SM</sup>** login, or create  
an account to get started.





## Virtual Visits: **Get Cost-Effective, 24/7 Care**

With Virtual Visits from MDLIVE®, the doctor is always in. This Blue Cross and Blue Shield of Illinois (BCBSIL) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Services are available in both English and Spanish with translation services available in other languages.

Powered by  
**MDLIVE**



## Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

## The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

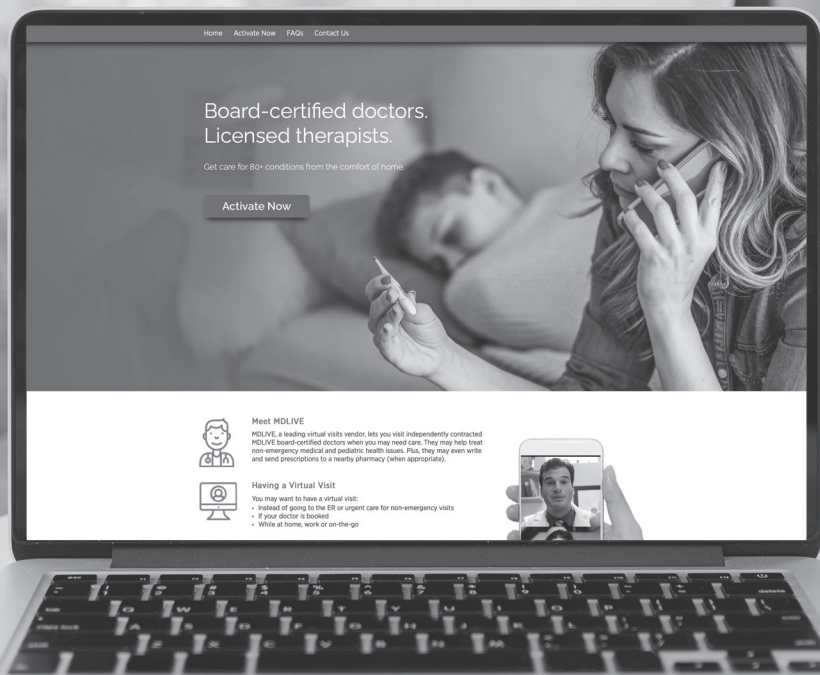
## Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

**First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSIL benefit, please call the number on the back of your ID card.**

## Activate your Virtual Visits account today:

- Call 888-676-4204
- Go to MDLIVE.com/bcbsil
- Text BCBSIL to 635-483
- Download the app



Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.





# Compare Costs and You May Earn Cash with Member Rewards

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Illinois provides **Member Rewards**, a program administered by Zelis that offers cash rewards when a lower-cost, quality option is selected.

- Compare it to where you park your car—the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards allows you to shop for health care services in a similar way, and as the examples in the chart show, you can save money depending on the option you select.
- Best of all, shopping with Member Rewards could help lower your out-of-pocket costs and help get you a cash reward.

Reward Eligible Procedure	Provider A Cost	Provider B Cost
MRI of the Brain	\$682	\$2,723
Artificial Joint Repair	\$17,003	\$47,617

Examples shown are for illustration purposes and are not intended to represent costs for procedures in your area.

# Program Benefits

## Member Rewards uses our Provider Finder® tool to help you:

- Compare costs and quality for numerous procedures such as screenings, scans, surgeries and more
- Estimate out-of-pocket costs
- Earn cash rewards
- Save money and make the most efficient use of your health care benefits
- Consider treatment decisions with your doctors

**Most of us look for value when we're shopping — why not apply this practice to shopping for health care services? With Member Rewards, you can reduce your costs and take more control of your health care financial decisions.**

## How Does It Work?



1. Find a reward-eligible provider by shopping online with Provider Finder — visit **bcbsil.com**, register or log in to Blue Access for Members<sup>SM</sup> and select **Find Care**.



2. Get the procedure or service at your chosen reward-eligible provider.



3. Receive a cash reward by check, which will be mailed to your home, after the claim is paid and the provider is verified as reward-eligible.

**Questions? Call the number on the back of your member ID card.**

MDX Medical, LLC, a Zelis company, is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to administer the Member Rewards program for members with coverage through BCBSIL. Reward-eligible options and reward amounts are subject to change. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts received through Member Rewards may be taxable. BCBSIL does not provide tax advice. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



# Compare Costs and You May Earn Cash with Member Rewards

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Illinois provides **Member Rewards**, a program administered by Zelis that offers cash rewards when a lower-cost, quality option is selected.

- Compare it to where you park your car—the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards allows you to shop for health care services in a similar way, and as the examples in the chart show, you can save money depending on the option you select.
- Best of all, shopping with Member Rewards could help lower your out-of-pocket costs and help get you a cash reward.

Reward Eligible Procedure	Provider A Cost	Provider B Cost
MRI of the Brain	\$682	\$2,723
Artificial Joint Repair	\$17,003	\$47,617

Examples shown are for illustration purposes and are not intended to represent costs for procedures in your area.

# Program Benefits

## Member Rewards uses our Provider Finder<sup>®</sup> tool to help you:

- Compare costs and quality for numerous procedures such as screenings, scans, surgeries and more
- Estimate out-of-pocket costs
- Earn cash rewards
- Save money and make the most efficient use of your health care benefits
- Consider treatment decisions with your doctors

**Most of us look for value when we're shopping — why not apply this practice to shopping for health care services? With Member Rewards, you can reduce your costs and take more control of your health care financial decisions.**

## How Does It Work?



1. Call a **Benefits Value Advisor** 24 hours a day, seven days a week\* at the number on the back of your member ID card to find a reward-eligible provider. Or shop online with Provider Finder by visiting **bcbsil.com**, register or log in to Blue Access for Members<sup>SM</sup> and select **Find Care**.



2. Get the procedure or service at your chosen reward-eligible provider.



3. Receive a cash reward by check, which will be mailed to your home, after the claim is paid and the provider is verified as reward-eligible.

**Questions? Call the number on the back of your member ID card.**

\* Excludes major U.S. holidays.

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# Prescription Drug and Wellness Information





# A home delivery (mail order) pharmacy service you can trust.

Express Scripts® Pharmacy delivers your long-term (or maintenance) medicines right where you want them. No driving to the pharmacy. No waiting in line for your prescriptions to be filled.

## Savings and Convenience

- Express Scripts® Pharmacy delivers up to a 90-day supply of long-term medicines.<sup>1</sup>
- Prescriptions are delivered to the address of your choice, within the U.S., with free standard shipping.
- You can order from the comfort of your home — through your mobile device, online or over the phone. Your doctor can fax, call or send your prescription electronically to Express Scripts® Pharmacy.
- Tamper-evident, unmarked packaging protects your privacy.

## Support and Service

- You can receive notices by phone, email or text — your choice — when your orders are placed and shipped. You will be contacted, if needed, to complete your order. To select your notice preference, register online at [express-scripts.com/rx](https://www.express-scripts.com/rx) or call **833-715-0942**.
- 24/7 access to a team of knowledgeable pharmacists and support staff.
- You can choose to receive refill reminder notices by phone or email.
- Multiple pharmacy locations across the U.S., for fast processing and dispensing.

5

Medicines may take up to 5 business days to deliver after Express Scripts® Pharmacy receives and verifies your order.



# Getting Started with Express Scripts® Pharmacy Mail Order

## Online and Mobile

You have more than one option to fill or refill a prescription online or from a mobile device:

- Visit [express-scripts.com/rx](https://express-scripts.com/rx). Follow the instructions to register and create a profile. See your active prescriptions and/or send your refill order.
- Log in to [myprime.com](https://myprime.com) and follow the links to Express Scripts® Pharmacy.

## Over the Phone

Call **833-715-0942**, 24/7, to get started with mail order, transfer a current prescription or to refill. Please have your member ID card, prescription information and your doctor's contact information ready.

## Through the Mail

To send a prescription order through the mail, visit [bcbsil.com](https://bcbsil.com) and log in to Blue Access for Members<sup>SM</sup>. Complete the mail order form. Mail your prescription, completed order form and payment to Express Scripts® Pharmacy.

## Talk to Your Doctor

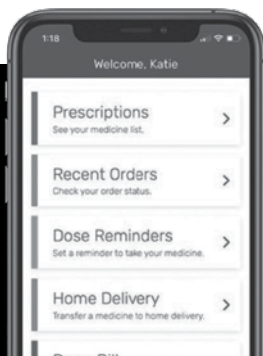
Ask your doctor for a prescription for up to a 90-day supply of each of your long-term medicines.<sup>1</sup> You can ask your doctor to send your prescription electronically to Express Scripts® Pharmacy, call **888-327-9791** for faxing instructions or call the pharmacy at **833-715-0942**. If you need to start your medicine right away, request a prescription for up to a one-month supply you can fill at a local retail pharmacy.

## Refills Are Easy

Refill dates are shown on each prescription label. You can choose to have Express Scripts® Pharmacy remind you by phone or email when a refill is due. Choose the reminder option that best suits you.

## Questions?

Visit [bcbsil.com](https://bcbsil.com). Or call the phone number listed on your member ID card.



## Use the mobile app to manage your prescriptions

- Refill prescriptions
- Track your order
- Make payments
- Set reminders to take medicines and more

1. Prescriptions of up to a 90-day supply, or the most amount allowed by the benefit plan.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Illinois. The relationship between Express Scripts® Pharmacy and Blue Cross and Blue Shield of Illinois is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

Prime Therapeutics LLC is a pharmacy benefit management company, contracted by BCBSIL 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, LLC.



# Q&A: Prescription Drug List

## What is a prescription drug list?

Your prescription drug benefit plan is based on the Blue Cross and Blue Shield of Illinois drug list. It is a list of drugs routinely reviewed and chosen based on the recommendations of a group of people from throughout the country who hold a medical or pharmacy degree. U.S. Food and Drug Administration (FDA)-approved drugs are chosen based on their safety, cost and how well they work.

The Enhanced Drug List is a smaller version of the Basic Drug List. It has mostly generic and select preferred brand drugs.

The Balanced Drug List, Performance Drug List, Performance Select Drug List and 2024 Drug List (for Metallic plans) show all covered drugs.

Major drug classes are covered on all drug lists. To learn more about your drug list, please call the number on your ID card.

## Why should I use the drug list?

Your prescription drug list has many levels of coverage, called tiers. Each tier has its own cost. As a rule, your copay/coinsurance amount will be less for covered drugs in the lower tier. For example, the cost for preferred brand drugs is often lower than for non-preferred brand drugs.

If your benefits are based on the Basic or Enhanced Drug List, most medicines may be covered that are not on the drug list, but you may pay more out of pocket. If your benefits are based on the Balanced Drug List, Performance Drug List, Performance Select Drug List or 2024 Drug List (for Metallic plans), medicines that are not shown on these drug lists are not covered. You will need to pay for the full cost of the medicine.

The drug list is a source for your doctor when prescribing medicines. But it is up to you and your doctor to decide the medicine that is best for you.

## Why use generic drugs?

Generics are medicines that are safe and work just as well as a brand drug. Generics often cost less than a

brand drug. A generic can usually be substituted for a brand drug if it has the same active ingredients, the same strength and dosage and gives the same results. Talk to your doctor or pharmacist to find out if a generic drug is right for you.

## How do I know if a drug is on the drug list and what my cost will be?

The other side of this flier lists some commonly prescribed generic and preferred brand drugs. If a drug you are looking for is not on this flier, search the full drug list at [bcbsil.com/rx-drugs/drug-lists/drug-lists](https://bcbsil.com/rx-drugs/drug-lists/drug-lists) or call customer service at the number on your BCBSIL member ID card.

How much you may pay out of pocket will be based on your plan benefits and what tier the drug is on your drug list. To find out what you will pay, log in to your Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account at [bcbsil.com](https://bcbsil.com) or call customer service at the number on your BCBSIL member ID card.

**Please note:** Drugs that call for a health care provider to give them to you (often in a hospital, doctor's office or other health care setting) may be covered under your health plan's medical benefit instead of your pharmacy benefits. These drugs are not on the drug list. If you have questions about these drugs, please call customer service at the number on your BCBSIL member ID card.

## What are dispensing limits?

Some drugs listed on the drug list may have additional requirements, or extra steps to take before getting your prescription filled. One of those requirements is dispensing limits. This means you may only be able to get a certain amount of your drug at one time. For example, the osteoporosis drug Actonel<sup>®</sup> (risedronate) can only be filled as 30 tablets per 30 days because the FDA-approved labeling recommends the dose of one 5 mg tablet taken daily by mouth.

## What if I have questions?

Call customer service at the number on your ID card, 24 hours a day, 7 days a week, or visit [bcbsil.com](https://bcbsil.com).

# August 2024 Commonly Prescribed Drugs

This list is a sample of commonly prescribed generic and preferred brand drugs. See the full and up-to-date BCBSIL prescription drug lists at [bcbsil.com/rx-drugs/drug-lists/drug-lists](https://bcbsil.com/rx-drugs/drug-lists/drug-lists). The online drug list (Balanced Drug List, Basic Drug List, Enhanced Drug List, Performance Drug List, Performance Select Drug List and 2024 Drug List for Metallic plans) may be changed as often as four times a year, based on your prescription drug benefit plan. Some online drug lists (Annual versions) may only be changed once a year, based on your plan benefits. The drug list may show medicines not covered under your prescription drug benefit plan. Also, prescription versions of over-the-counter (OTC) medicines may not be covered based on your plan. If you have questions about your benefits, call the number on your ID card.

## ANTIHYPERTENSIVES

### Angiotensin Converting Enzyme (ACE) Inhibitors and Combinations

benazepril hcl tab  
enalapril maleate tab  
enalapril maleate-hydrochlorothiazide tab  
fosinopril sodium tab  
lisinopril tab  
lisinopril-hydrochlorothiazide tab  
quinapril hcl tab  
ramipril cap  
trandolapril tab

### Angiotensin II Receptor Antagonist (ARBs) and Combinations

candesartan cilexetil tab  
candesartan cilexetil-hydrochlorothiazide tab  
irbesartan tab  
irbesartan-hydrochlorothiazide tab  
losartan potassium tab  
losartan potassium-hydrochlorothiazide tab  
olmesartan medoxomil tab  
olmesartan medoxomil hydrochlorothiazide tab  
telmisartan tab  
valsartan tab  
valsartan-hydrochlorothiazide tab

### Beta Blockers and Combinations

atenolol tab  
atenolol-chlorthalidone tab  
bisoprolol fumarate tab  
bisoprolol-hydrochlorothiazide tab  
carvedilol tab  
labetalol hcl tab  
metoprolol succinate tab  
metoprolol tartrate tab  
propranolol hcl tab

### Calcium Channel Blockers and Combinations

amlodipine besylate tab  
amlodipine besylate-benazepril hcl cap  
diltiazem hcl tab  
felodipine tab er 24hr  
nifedipine tab er 24hr osmotic release  
verapamil hcl tab

### Other Antihypertensives

clonidine hcl tab  
doxazosin mesylate  
hydralazine hcl tab  
minoxidil tab  
prazosin hcl  
terazosin hcl cap

## ASTHMA/COPD

ADVAIR HFA  
albuterol sulfate  
ANORO ELLIPTA  
ARNUITY ELLIPTA  
ASMANEX HFA  
ASMANEX TWISTHALER  
BREQ ELLIPTA  
BREZTRI AEROSPHERE  
COMBIVENT RESPIMAT  
DULERA  
FASENRA PEN  
fluticasone-salmeterol diskus  
INCRUSE ELLIPTA  
ipratropium bromide inhal soln  
ipratropium-albuterol nebu soln  
levabuterol hcl soln nebu conc  
montelukast sodium  
NUCALA  
QVAR REDIHALER  
SEREVENT DISKUS  
SPIRIVA HANDIHALER  
SPIRIVA RESPIMAT  
STIOLTO RESPIMAT  
STRIVERDI RESPIMAT  
SYMBICORT  
TEZSPIRE  
theophylline tab er 24hr  
TRELEGY ELLIPTA  
XOLAIR

## CHOLESTEROL

atorvastatin calcium tab  
colesevelam hcl  
ezetimibe tab  
fenofibrate micronized cap  
fenofibrate tab  
gemfibrozil tab  
lovastatin tab  
pravastatin tab  
rosuvastatin tab  
simvastatin tab

## DEPRESSION

amitriptyline hcl tab  
bupropion hcl tab  
citalopram  
doxepin hcl  
duloxetine hcl  
escitalopram tab  
fluoxetine hcl  
imipramine hcl tab  
mirtazapine tab  
nortriptyline hcl cap  
paroxetine hcl tab  
sertraline hcl  
trazodone hcl tab  
venlafaxine hcl tab

## DIABETES

acarbose tab  
BAQSIMI ONE PACK  
BYDUREON BCISE  
FARXIGA  
FIASP  
glimepiride tab  
glipizide tab er  
glipizide-metformin hcl tab  
GLUCAGON EMERGENCY KIT  
glyburide micronized tab  
glyburide tab  
glyburide-metformin tab  
GLYXAMBI  
GVOKE KIT  
HUMALOG  
HUMALOG JUNIOR KWIKPEN  
HUMALOG MIX 50/50  
HUMALOG MIX 50/50 KWIKPEN  
HUMULIN 70/30  
HUMULIN 70/30 KWIKPEN  
HUMULIN N  
HUMULIN N KWIKPEN  
HUMULIN R  
JANUMET  
JANUMET XR  
JANUVIA  
JARDIANCE  
LEVEMIR  
LEVEMIR FLEXPEN  
LYUMJEV  
LYUMJEV KWIKPEN  
metformin hcl tab  
MIGLITOL  
MOUNJARO  
nateglinide tab  
NOVOLIN 70/30  
NOVOLIN N  
NOVOLOG  
NOVOLOG FLEXPEN  
NOVOLOG MIX 70/30  
NOVOLOG PENFILL  
OZEMPIC  
pioglitazone hcl-metformin hcl tab  
pioglitazone hcl tab  
repaglinide tab  
RYBELSUS  
SEMGLEE  
SOLIQUA 100/33  
SYNJARDY  
SYNJARDY XR  
TOUJEO MAX SOLOSTAR  
TRESIBA  
TRIJARDY XR  
TRULICITY  
XIGDUO XR  
XULTOPHY 100/3.6  
ZEGALOGUE





# Go Ahead. Make Your Day!

## Use Your Health and Wellness Programs to Help You Live Better

Taking one, small, first step can set you on a path to better health throughout your life. Whether you need support for a specific health issue or you're looking to boost your overall wellbeing, you'll have help along the way. Here are a few things you can do with the tools included with your Blue Cross and Blue Shield of Illinois plan:

- Improve your mental health with digital programs for stress, depression, panic, resiliency and more
- Get help to manage your pre-diabetes, diabetes, high blood pressure or joint and spine pain
- Join a weight-loss program
- Download apps for support with fertility, pregnancy and parenting issues
- Talk with a nurse, any time, day or night
- Complete online programs to help reach your wellness goals
- Earn rewards for healthy activities
- Access a nationwide network of fitness centers\*



### Learn more about your health and wellness programs:

1. Go to [bcbsil.com](https://bcbsil.com).
2. Register for Blue Access for Members<sup>SM</sup>.
3. Click the Wellness tab.

These programs do not replace the care of a doctor. Talk to your doctor about any health questions or concerns.

\* Fees apply. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

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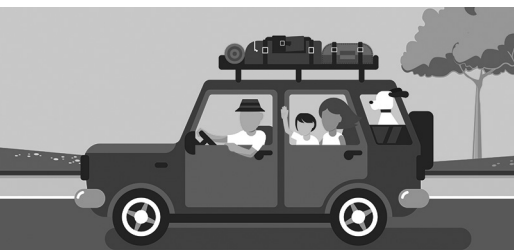


# Make More of Today and All Your Days!

## Use These Programs to Help You Live Healthier

Taking one, small, first step can set you on a path to better health throughout your life. Whether you need support for a specific health issue or you're looking to boost your overall wellbeing, you'll have help along the way. Here are a few things you can do with the tools included with your health plan:

- Improve your mental health with digital programs for stress, depression, panic, resiliency and more
- Get help to manage your pre-diabetes, diabetes, high blood pressure or joint and spine pain
- Join a weight-loss or metabolic health program
- Download apps for support with fertility, menopause, pregnancy and parenting issues
- Talk with a nurse, any time, day or night
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### Learn more about your health and wellness programs:

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2. Register for Blue Access for Members<sup>SM</sup>.

These programs do not replace the care of a doctor. Talk to your doctor about any health questions or concerns.

\*Fees apply. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

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# Here's One Call You Don't Want to Miss

If you get a call from Blue Cross and Blue Shield of Illinois (BCBSIL), we're calling to help you take good care of your health. Please answer or call us back.

Your health plan includes support for you and your covered family members from nurses and other medical professionals called health advisors.\* This extra help is at no added cost to you.

## **BCBSIL may call to help you:**

- Get the care you need for serious illnesses or injuries
- Have a healthy pregnancy and baby
- If you have been in the hospital or have had a major surgery

Calls from health advisors are not sales calls. We may ask you for information, like your name, date of birth or home address, to make sure that we are talking to the right person.

If we miss you, we will leave a message with a number for you to call us back at your convenience. We're here for you!

## **Connect with Us – Your Way**

You can set the time you want your health advisor to call or send them messages in your Blue Access for Members<sup>SM</sup> account.

They can also email or text you helpful information. Any information you share with BCBSIL is confidential, as required by law.





# It's Okay to Need Help

**Take care of your mental health to cope with what life brings your way.**

If you struggle with thoughts or feelings that make it hard to get through your day, you're not alone. About half of all people in the U.S. will experience a mental health concern at some point in their lives.<sup>1</sup> Care from a mental health expert can help you manage your emotions and deal with challenges.

**Your mental health is just as important as your physical health.**

Remember, your Blue Cross and Blue Shield of Illinois plan includes access to mental health care like therapy and medicines that might help. You and your covered family members can get support for issues such as:

- Depression
- Anxiety and panic attacks
- Substance use
- Attention deficit (ADHD/ADD)
- Autism spectrum disorder
- Bipolar disorder
- Eating disorders

## Find a Mental Health Care Provider

Whether you need support to get through everyday life or a major crisis, seeking help is a step to getting better.

Find a provider who can help — in-person, telephone and video services are available.

1. Log in to **bcsil.com**
2. Select **Find Care**



## Additional Resources for Your Mental Wellbeing

### Digital Mental Health<sup>2</sup>

Help for stress, depression, panic, resilience and other mental health concerns is just a click away. BCBSIL offers confidential online programs with optional coaching support through Learn to Live at no added cost to you. Log in at [bcbsil.com](https://bcbsil.com), then go to **Wellness** to learn more.

### Virtual Care<sup>2</sup>

Skip the waiting room and meet with a mental health professional from the comfort of your own home. A board-certified therapist or psychiatrist can help with a variety of mental health concerns by phone or video. Visit [MDLIVE.com/bcbsil](https://MDLIVE.com/bcbsil) or [teladoc.com/bcbsil](https://teladoc.com/bcbsil) to schedule an appointment.

### Employee Assistance Program<sup>2</sup>

There may be a time when you need a little extra support through job stress, grief, legal or financial issues, or other life challenges. Your Employee Assistance Program, delivered through ComPsych GuidanceResources, has options for you at no added cost. Talk one-on-one with a counselor or use online resources. Learn more at [guidanceresources.com](https://guidanceresources.com), and use the Web ID BCBSILEAP.

### Well onTarget<sup>®2</sup>

Go to [wellontarget.com](https://wellontarget.com) to find articles, videos, tools and trackers to help you live healthy and well. Take a six-week, online course to learn to sleep better or handle stress.



Don't be afraid to reach out. Call the number on the back of your member ID card for help and to verify if your health plan benefits include these additional services. Your personal health details won't be shared with your employer.

1. U.S. Department of Health and Human Services, 2023

2. Some services may not be available with all plans. Call the number on the back of your member ID card to verify.

The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of Illinois. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services. Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Illinois.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

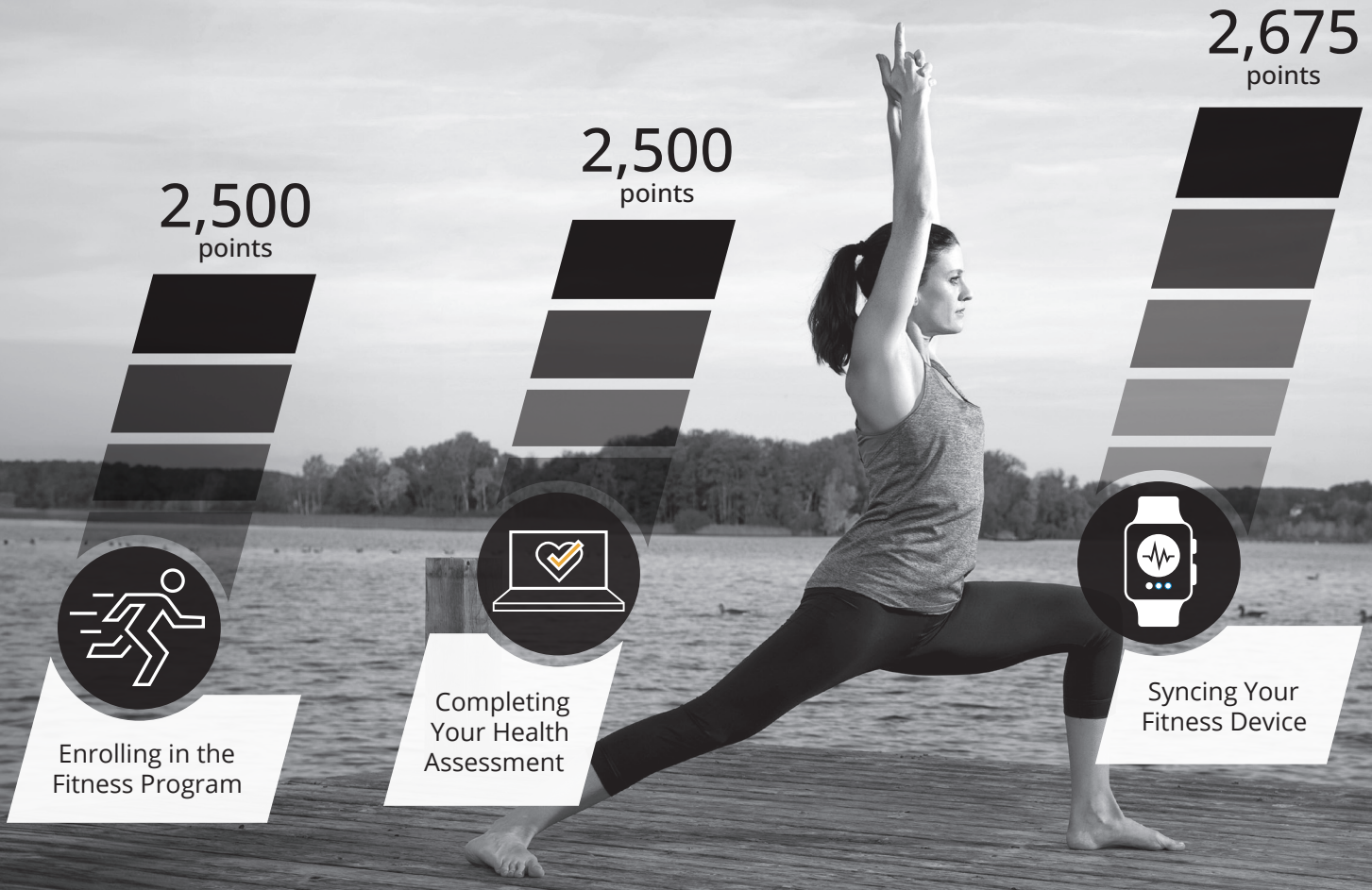
MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE<sup>®</sup> and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Teladoc Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to operate and administer the Virtual Primary Care program for members with coverage through BCBSIL. Teladoc Health is solely responsible for its operations and for those of its contracted providers.

ComPsych Corp. is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide employee assistance services for members with coverage through BCBSIL.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.





# Blue Points<sup>SM</sup> Are Rewards for Healthy Living

It may be hard to consistently maintain a healthy lifestyle. That's why the Well onTarget program offers a little motivation with Blue Points rewards.<sup>1</sup> The program may help you get on track, and stay on track, to reach your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points for gift cards for yourself or friends and family.

Created with your needs in mind, the Blue Points program has many convenient, user-friendly, personalized and flexible features:

## Earn Points Instantly

The program gives you points immediately, so you can start using them right away.<sup>2</sup>

## Easily Manage Your Points

The interactive Well onTarget portal, available at [wellontarget.com](http://wellontarget.com), employs the the latest user-friendly technology. This makes it easy to find out how many points are available for you to earn. You can also track the total number of points you've earned year-to-date. All of your points information will appear on one screen.

\*Members can use their Blue Access for Members<sup>SM</sup> credentials to access the [wellontarget.com](http://wellontarget.com) site.



## Choose from a Large Selection of Gift Card Rewards.

Redeem your points for digital gift cards from a variety of over 75 merchants like Amazon, Best Buy and others.<sup>3,4</sup> They'll be available at [wellontarget.com](http://wellontarget.com) and in the AlwaysOn mobile app. Example of redemption below:

### Redeem for a value

YOU HAVE: 10000 Points

#### Card Type

Digital Card

Digital Card will be delivered to you by email or sms

#### Select Value

<b>\$3</b> 526 Points	<b>\$4</b> 702 Points	<b>\$5</b> 877 Points
<b>\$10</b> 1754 Points	<b>\$25</b> 4386 Points	<b>\$50</b> 8772 Points
<b>\$100</b> 17554 Points		
<b>Custom Value</b> (\$3-\$2000)	<input type="text" value="0 Points"/>	

Proceed to checkout

## Participate in Activities That Match Your Goals

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

Activities	Potential Blue Points Amounts
Completing the Health Assessment every six months <sup>4</sup>	2,500 points every six months
Complete a Self-management Program	1,000 points per quarter
Using the trackers to track your progress toward your goals	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program center visits to your routine	Up to 300 points each week
Completing Progress Check-ins	Up to 250 points per month
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day

Log on to [wellontarget.com](http://wellontarget.com) today to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by seeing the gift cards you can select from and checking out all the rewards you can earn for adopting — and continuing — healthy habits.

1. 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. Blue Points will expire 90 days after coverage on a qualifying health plan terminates.

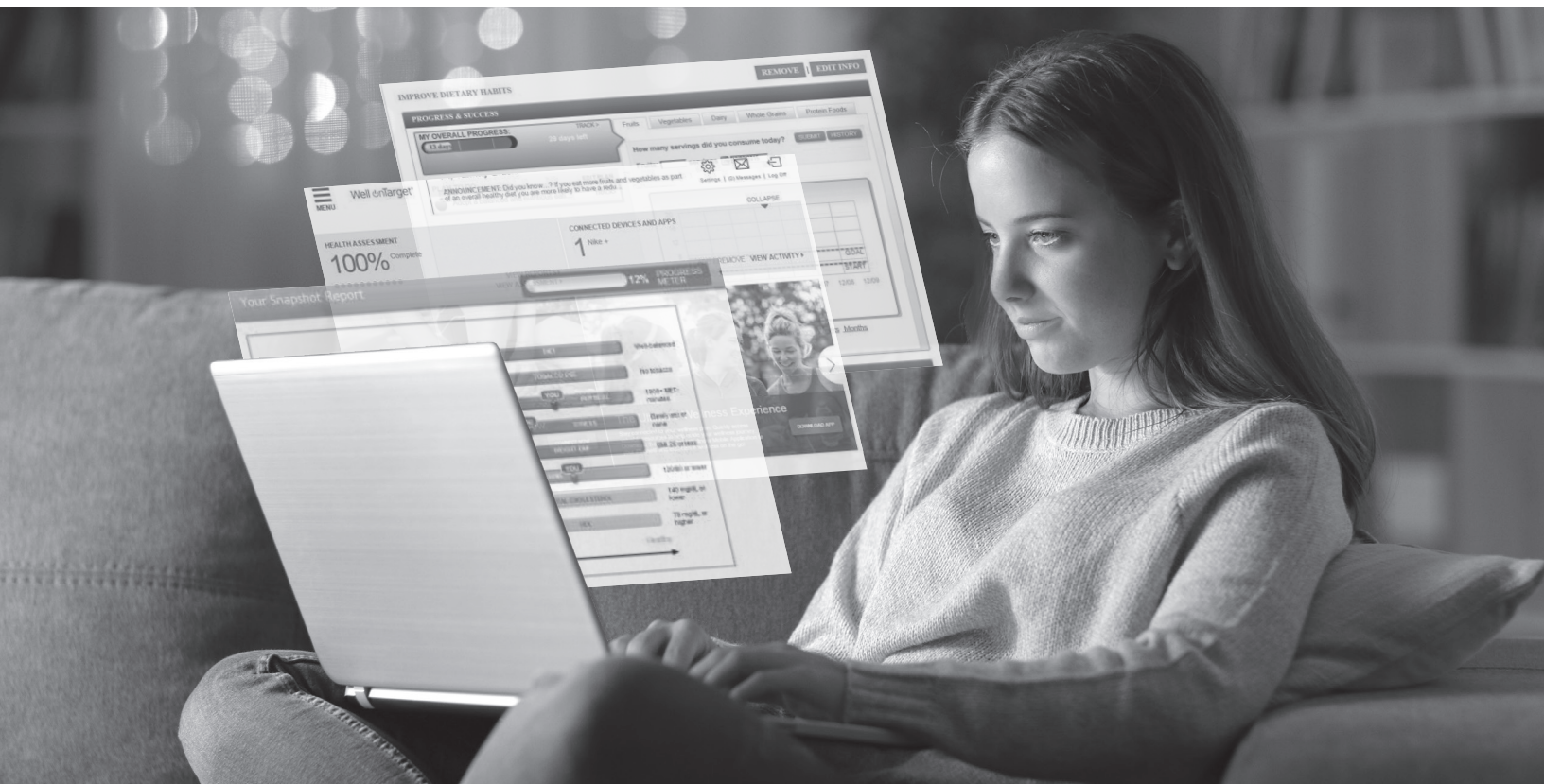
2. This does not apply to points you earn for completing Fitness Program activities.

3. 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.

4. Merchants are subject to change.

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

The Fitness Program is provided by Tivity Health®, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.



## Live Well with the Well onTarget Member Wellness Portal

The Well onTarget® Member Wellness Portal at [wellontarget.com](https://wellontarget.com) provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily.

### Explore Your Wellness World

When you log in to your portal, you will find a wide variety of health and wellness resources, including:

- The Health Assessment (HA)
- Self-Management Programs
- Health trackers
- Trusted news and health education content

### See Your Stats in a Flash

Everything you want to see quickly is on your dashboard. The dashboard shows all of your Well onTarget programs. You can see where you are today compared with where you were when you started. You can also read the latest health news, check your activity progress and more.

### Take a Snapshot of Your Health

The HA asks you questions about your health and habits.<sup>1</sup> You then get a Personal Wellness Report. This report suggests ways to make positive lifestyle changes. Your report can also help you decide which Well onTarget program to start first to get the most benefit. You can even print a Provider Report to share with your doctor.



## Blue Points<sup>SM</sup> Program<sup>2</sup>

Small rewards may motivate you to make positive changes to meet your wellness goals. With Well onTarget, you can earn Blue Points for making healthy choices. If you enroll in the Fitness Program or take your HA, you earn points.<sup>3</sup> You can also earn points when you achieve milestones in the Self-Management Programs. Redeem your Blue Points for gift cards for yourself or family and friends.<sup>4</sup>

## Health Tools and Trackers

Knowing what you eat and how much you work out can help you reach your goals. But keeping track of all you do can be time-consuming. To make it easy, the portal has trackers that let you record how much sleep you get, your stress levels, your blood pressure readings and your cholesterol levels.

The portal also offers a symptom checker. When you don't feel well, this tool can help you decide if you should see a doctor.

## Self-Management Programs

These programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness. Topics include nutrition, weight management, physical activity, stress management, tobacco cessation and more.

## Fitness Tracking

Earn Blue Points for tracking your fitness activity using popular fitness devices and mobile apps.



## Take Wellness on the Go

Check out the Well onTarget AlwaysOn Wellness mobile app, available for iPhone<sup>®</sup> and Android<sup>™</sup> smartphones. It can help you work on your wellness goals — anytime and anywhere.

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

2. 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.

3. This does not apply to points you earn for completing Fitness Program activities.

4. 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. The Fitness Program is provided by Tivity Health<sup>®</sup>, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

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.



# Experience a New Kind of Wellness — Log In to the Well onTarget® Portal

Well onTarget is designed to give you the support you need to make healthy lifestyle choices — and reward you for your hard work.

## **Member Wellness Portal**

The Well onTarget Wellness Portal uses the latest technology to give you the tools you need for better health. Your wellness journey begins with a suggested list of activities based on the information you provided in the Health Assessment.\*

**Well onTarget®**



# Now you have a step-by-step plan to guide you on the way to living your best life.

The suite of programs and tools include:

- **Digital Self-management Programs:** Learn about nutrition, fitness, weight loss, quitting smoking, managing stress and more!
- **Health and Wellness Library:** The health library has useful articles, podcasts and videos on health topics that are important to you.
- **Blue Points<sup>SM</sup> Program:\*\*** Earn points for wellness activities to redeem for a gift for yourself or someone else.
- **Tools and Trackers:** These interactive resources help keep you on track while making wellness fun.
- **Health Assessment:** Answer some questions to learn more about your health and receive a personal wellness report.
- **Fitness and Nutrition Tracking:** Get Blue Points for tracking activity with popular devices and mobile apps.
- **Personal Challenges:** Join a personal challenge to help you reach your goals. There are over 30 challenges, so you can choose the best one to fit your wellness journey. Topics include stress, sleep, physical activity and more!

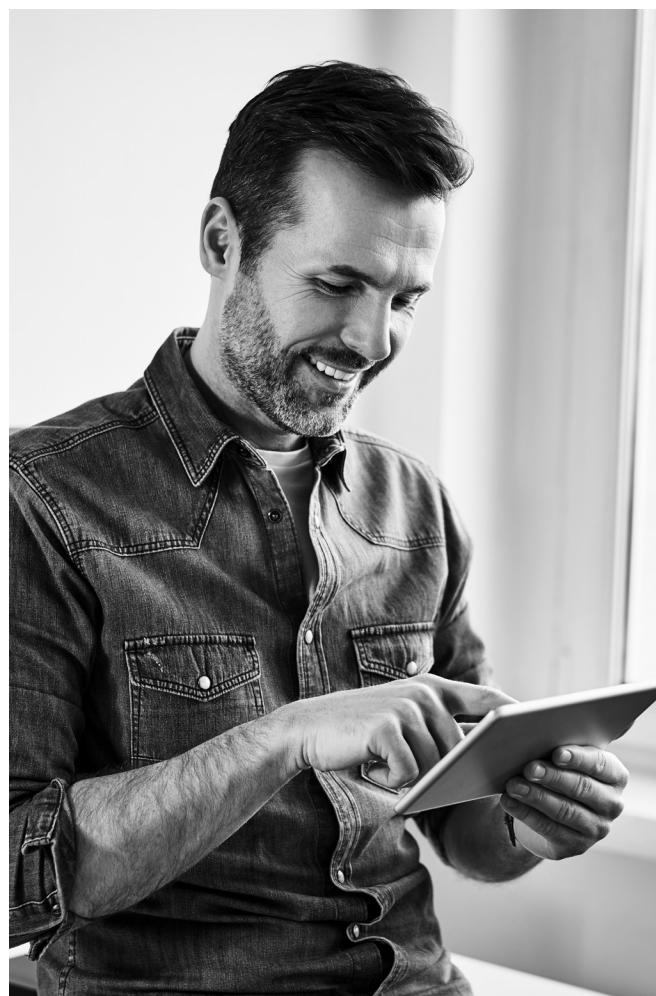
## How to Access the Portal

Use your Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account:

- Log in to BAM at [bcbsil.com/member](https://bcbsil.com/member). If this is your first time logging in, you will need to register your account. Click **Create an Account** on the login screen.
- Once you are in BAM, click on the **My Health** tab, then **Wellness**. Click on **Visit Well onTarget** and you will be taken to the Well onTarget portal.

## Questions?

If you have any questions about Well onTarget, call Customer Service at **877-806-9380**.



**Log in to the Well onTarget Member Wellness Portal today!**

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

\*\*Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



# Are You Living a Healthy Lifestyle?

## Take the Health Assessment and Find Out

### **Answer a few questions to get your wellness report.**

By keeping track of your goals and monitoring your current health status, you have a greater chance of seeing those goals through to completion. Your Health Assessment is the suggested starting point once you've registered on the portal. See logon instructions on page two.

### **Can you spare some time for your health?**

It's easy. You'll be asked a variety of basic lifestyle questions. Share some details about your diet, exercise, sleep and other daily activities.<sup>1</sup>

### **You'll get feedback immediately.**

Discover your healthiest habits along with top risks and strengths revealed in your Personal Wellness Report.

You can explore helpful tips, strategies and personalized digital tools to jump start your health journey.

After you log in, watch the Welcome video to learn more about the portal and valuable resources including: self-management programs, fitness and nutrition device integration, personal challenges and more.

You'll stay motivated by tracking your progress using the health trackers and self-progress check-in tools to help reach your personal health goals.

Well onTarget®

**The Health Assessment (HA) consists of nine parts, which you can complete all at once or over time, as your schedule permits. These parts include questions about your:**

- Diet
- Physical activity
- Tobacco use
- Emotional health
- Health at work and on the road

### **Get started today.**

You can earn 2,500 Blue Points<sup>SM2</sup> for taking your HA. With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which provides a wide variety of merchandise. Follow these simple steps to get started:

- 1. Visit [wellontarget.com](http://wellontarget.com) and log in.** If you have an existing Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account, use your BAM username and password. If you aren't a registered user yet, click "Register Now" to create an account.
- 2. If you have not taken your HA, there will be a pop-up notification after you log in.** You can also take your HA by clicking on "Start" in the "Health Assessment" box at the top of your dashboard. Once you have completed the HA, your reports will be available in this section.

### **How will the Health Assessment be personalized?**

You will begin by answering a few basic questions. Then, you'll answer more detailed questions based on your answers to the first set of questions. Your health status and lifestyle will determine which questions you will be asked.

Your answers will help tailor the Well onTarget Member Wellness Portal with programs that could help you reach your health goals. You can take the HA twice a year to check your progress and earn Blue Points.



### **Take Your Health Assessment on the Go**

Check out the Well onTarget mobile app (AlwaysOn), available for iPhone<sup>®</sup> and Android<sup>™</sup> smartphones. You can complete your HA and work on your health and wellness goals — anytime and anywhere.



### **What should I do with my results?**

After completing the HA, you will receive a confidential Personal Wellness Report. This can show you how you are doing currently and where and how you can improve.

When you know your risks, you can choose your best options to avoid them. When you know your strengths, you can decide to build on them.

**Have questions about the HA or the Well onTarget program? Call 877-806-9380.**

<sup>1</sup> Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

<sup>2</sup> 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.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that provides digital health management for members with coverage through Blue Cross and Blue Shield Plans in Illinois, Montana, New Mexico, Oklahoma and Texas. No endorsement, representations or warranties regarding third-party vendors and the products and services offered by them are being made.





Blue Cross and Blue Shield of Illinois (BCBSIL) is required to provide you a HIPAA Notice of Privacy Practices as well as a State Notice of Privacy Practices. The HIPAA Notice of Privacy Practices describes how BCBSIL can use or disclose your protected health information and your rights to that information under federal law. The State Notice of Privacy Practices describes how BCBSIL can use or disclose your nonpublic personal financial information and your rights to that information under state law. Please take a few minutes and review these notices. You are encouraged to go to the Blue Access for Members (BAM) portal at BCBSIL.com to sign up to receive these notices electronically. Our contact information can be found at the end of these notices.

**HIPAA NOTICE OF PRIVACY PRACTICES – Effective 9/23/13**

**YOUR RIGHTS. When it comes to your health information, you have certain rights.**

This section explains your rights and some of our responsibilities to help you.

<b>Get a copy of your health and claims records</b>	<ul style="list-style-type: none"> <li>You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this by using the contact information at the end of this notice.</li> <li>We will provide a copy or a summary of your health and claims records usually within 30 days of the request. We may charge a reasonable, cost-based fee.</li> </ul>
<b>Ask us to correct health and claims records</b>	<ul style="list-style-type: none"> <li>You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this by using the contact information at the end of this notice.</li> <li>We may say “no” to your request. We’ll tell you why in writing within 60 days.</li> </ul>
<b>Request confidential communications</b>	<ul style="list-style-type: none"> <li>You can ask us to contact you in a specific way or to send mail to a different address. Ask us how to do this by using the contact information at the end of this notice.</li> <li>We will consider all reasonable requests and must say “yes” if you tell us you would be in danger if we do not.</li> </ul>
<b>Ask us to limit what we use or share</b>	<ul style="list-style-type: none"> <li>You can ask us <b>not</b> to share or use certain health information for treatment, payment or our operations. Ask how to do this by using the contact information at the end of this notice.</li> <li>We are not required to agree to your request, and we may say “no” if it would affect your care.</li> </ul>
<b>Get a list of those with whom we’ve shared information</b>	<ul style="list-style-type: none"> <li>You can ask for a list (accounting) for six years prior to your request date of when we shared your information, who we shared it with and why. Ask us how to do this by using the contact information at the end of this notice.</li> <li>We will include all the disclosures except for those about treatment, payment, and our operations, and certain other disclosures (such as any you asked us to make). We will provide one accounting a year for free, but we may charge a reasonable, cost-based fee if you ask for another one within 12 months.</li> </ul>
<b>Get a copy of this Notice</b>	<ul style="list-style-type: none"> <li>You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. To request a copy of this notice, use the contact information at the end of this notice and we will send you one promptly.</li> </ul>
<b>Choose someone to act for you</b>	<ul style="list-style-type: none"> <li>If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices for you.</li> <li>We confirm this information before we release them any of your information.</li> </ul>

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**File a complaint if you feel your rights are violated**

- You can complain if you feel we have violated your privacy rights by using the contact information at the end of this notice.
- You can also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by calling 1-877-696-6775; or by visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/) or by sending a letter to them at: 200 Independence Ave., SW, Washington, D.C. 20201.
- We will not retaliate against you for filing a complaint.

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**YOUR CHOICES. For certain health information, you can tell us your choices about what we share.**

If you have a clear preference on how you want us to share your information in the situations described below, tell us and we will follow your instructions. Use the contact information at the end of this notice.

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**In these cases, you have both the right and choice to tell us to:**

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster or relief situation
- Contact you for fundraising efforts

*If there is a reason you can't tell us who we can share information with, we may share it if we believe it is in your best interest to do so. We may also share information to lessen a serious or imminent threat to health or safety.*

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**We never share your information in these situations unless you give us written permission**

- Marketing purposes
- Sale of your information

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**OUR USES AND DISCLOSURES. How do we use or share your health information?**

We typically use or share your health information in the following ways.

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**Help manage the health care treatment you receive**

- We can use your health information and share it with professionals who are treating you.  
*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

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**Run our organization**

- We can use and disclose your information to run our organization and contact you when necessary.  
*Example: We use health information to develop better services for you.*

*We can't use any genetic information to decide whether we will give you coverage except for long-term care plans.*

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**Pay for your health Services**

- We can use and disclose your health information since we pay for your health services.  
*Example: We share information about you with your dental plan to coordinate payment for your dental work.*

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**Administer your plan**

- We may disclose your health information to your health plan sponsor for plan administration purposes.  
*Example: If your company contracts with us to provide a health plan, we may provide them certain statistics to explain the premiums we charge.*

**How else can we use or share your health information?**

We are allowed or required to share your information in other ways, usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information go to:  
[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html)

- |  |   |
|--|---|
| <b>Help with public health and safety issues</b>                                     | <ul style="list-style-type: none"> <li>• We can share your health information for certain situations such as:               <ul style="list-style-type: none"> <li>- Preventing disease</li> <li>- Helping with product recalls</li> <li>- Reporting adverse reactions to medications</li> <li>- Reporting suspected abuse, neglect or domestic violence</li> <li>- Preventing or reducing a serious threat to anyone's health or safety</li> </ul> </li> </ul>   |
| <b>Do research</b>   | <ul style="list-style-type: none"> <li>• We can use or share your information for health research.</li> </ul>   |
| <b>Comply with the law</b>   | <ul style="list-style-type: none"> <li>• We will share information about you when state or federal law requires it, including the Department of Health and Human Services if they want to determine that we are complying with federal privacy laws.</li> </ul>   |
| <b>Respond to organ/tissue donation requests and work with certain professionals</b> | <ul style="list-style-type: none"> <li>• We can share health information about you with an organ procurement organization.</li> <li>• We can share information with a medical examiner, coroner or funeral director.</li> </ul>   |
| <b>Address workers compensation, law enforcement, and Other government requests</b>  | <ul style="list-style-type: none"> <li>• We can use or share health information about you:               <ul style="list-style-type: none"> <li>- For workers compensation claims</li> <li>- For law enforcement purposes or with a law enforcement official</li> <li>- With health oversight agencies for activities authorized by law</li> <li>- For special government functions such as military, national security, and presidential protective services or with prisons regarding inmates.</li> </ul> </li> </ul> |
| <b>Respond to lawsuits And legal actions</b>   | <ul style="list-style-type: none"> <li>• We can share health information about you in response to an administrative or court order, or in response to a subpoena.</li> </ul>  |
| <b>Certain health information</b>  | <ul style="list-style-type: none"> <li>• State law may provide additional protection on some specific medical conditions or health information. For example, these laws may prohibit us from disclosing or using information related to HIV/AIDS, mental health, alcohol or substance abuse and genetic information without your authorization. In these situations, we will follow the requirements of the state law.</li> </ul>   |

**OUR RESPONSIBILITIES. When it comes to your information, we have certain responsibilities.**

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that compromises the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing.

You may change your mind at any time. Let us know in writing if you change your mind.

Additional information about your Privacy Rights can be found @ <https://www.hhs.gov/hipaa/>

## STATE NOTICE OF PRIVACY PRACTICES – Effective 9/23/13

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Blue Cross and Blue Shield of Illinois (BCBSIL) collects nonpublic personal information about you from your insurance application, healthcare claims, payment information and consumer reporting agencies. BCBSIL:

- **Will not** disclose this information, even if your customer relationship with us ends, to any non-affiliated third parties except with your consent or as permitted by law.
- **Will** restrict access to this information to only those employees who perform functions necessary to administer our business and provide services to our customers.
- **Will** maintain security and privacy practices that include physical, technical and administrative safeguards to protect this information from unauthorized access.
- **Will** only use this information to administer your insurance plan, process your claims, ensure proper billing, provide you with customer service and comply with the law.

BCBSIL is able to share this information with certain third parties who either perform functions or services on our behalf or when required by law. These are some examples of third parties that we can share your information with:

- Company affiliates
- Business partners that provide services on our behalf (claims management, marketing, clinical support)
- Insurance brokers or agents, financial services firms, stop-loss carriers
- Regulatory agencies, other governmental entities and law enforcement agencies
- Your Employer Group Health Plan

You have a right to ask us what nonpublic financial information that we have about you and to request access to it.

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### CHANGES TO THESE NOTICES

We have the right to change the terms of these notices, and the changes we make will apply to all information we have about you. The new notices will be available upon request or from our website. We will also mail a copy of the new notices to you as required by law.

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### CONTACT INFORMATION FOR THESE NOTICES

If you would like general information about your privacy rights or would like a copy of these notices, go to: [www.bcbsil.com/important-info/hipaa](http://www.bcbsil.com/important-info/hipaa)

If you have specific questions about your rights or these notices, contact us in one of the following ways:

- Call us by using the toll-free number located on the back of your member identification card.
  - Call us at 1-877-361-7594.
  - Write us at Privacy Office Divisional Vice President  
Blue Cross and Blue Shield of Illinois  
P.O. Box 804836  
Chicago, IL 60680-4110
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**REVIEWED: January 2020**

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**Health care coverage is important for everyone.**

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication 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, contact us to file a grievance.

Office of Civil Rights Coordinator  
300 E. Randolph St.  
35th Floor  
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960  
Email: [CivilRightsCoordinator@hcsc.net](mailto:CivilRightsCoordinator@hcsc.net)

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

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعدك أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયકમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर काल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídílkidgo, ts'ídá bee ná ahóótí'i' t'áá níík'e níká a'doolwoł dóó bína'ídílkidgíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.







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