



Member Guide

GET THE MOST OUT OF YOUR PLAN

Welcome to



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

We'll be glad to help.



We're Here to Help

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

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

Available online 24/7 or by phone.



[bcbst.com](https://www.bcbst.com)

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



Call your Member Service line:

1-800-565-9140

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

We offer service over the phone in 150 different languages.

¿Tienes Preguntas? Tenemos las Respuestas. Tenemos representantes de servicio al cliente que hablan Español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el numero **1-866-636-0164**. Presione "1" para preguntas sobre seguro medico o "2" para seguro dental.

Services in Other Languages

You can access other language services by calling **1-800-565-9140**.



Using Your Benefits

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

- What's on your BlueCross Member ID card
- Doctors or other providers in your plan network
- Annual physicals and preventive health screenings
- Getting prior authorization when needed

Your Member ID Card

You and every adult member of your family over the age of 18 will get an ID card. We'll mail your cards after you make your enrollment selections. Keep an eye out for them – your cards include a lot of important information.

Example Member ID Card

(Your card will differ based on your plan.)

Your ID number with prefix (ABC in this example)

Your Group Number

Your Blue Network letter (P, S or M) identifies which network you're enrolled in

The coverage included with your plan

Copay amounts for various health care services

If you have prescription benefits, this Pharmacy Network Code identifies your pharmacy network.

Front

Member Service: 1-800-565-9140

Network Provider Outside Tennessee: 1-800-810-2583 (BLUE)

To use your Behavioral Health benefits: 1-800-888-3773

Provider Service: Eligibility / Prior Authorization and Claims: 1-800-924-7141

Members: Show this card and tell your provider to check for prior authorization to avoid additional costs. Check your benefit materials for details. Possession of this card does not guarantee eligibility for benefits.

803 (1/16)

Member Service phone number

Number for out-of-state care

Call this number for questions related to care for mental health/substance use disorders

Back

Member ID Card Tips and Information

- Always carry it with you.
- Protect it as you would a credit card.
- Show it whenever you receive medical care.
- Get in-network, out-of-state coverage from:
 - Nearly 95 percent of doctors and hospitals in the United States
 - Providers in nearly every country around the globe



Tips to Maximize Your Benefits

1

Use Doctors, Hospitals and Emergency Rooms (ERs) in Your Network

Find your BlueCross network at the bottom left corner of your Member ID card (see page 3).

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

2

Watch Out for Hidden Costs

Even if you carefully choose doctors and hospitals in your network, don't assume all of your care will be covered as **in network**.

- If you receive services from an anesthesiologist, pathologist, radiologist or other provider not in your network, you'll pay more.
- Ask your doctor to help you make sure everyone providing care is in your BlueCross network.
- Look up cost estimates online using our **HealthCare Cost Estimator**.

3

Get Your Preventive Screenings

- They can identify diseases and medical conditions.
- Prevention and early detection lead to better health.
- Most health plans cover the following items at 100 percent **in network** with no deductibles or copayments*:
 - Annual physicals
 - Mammograms
 - Diabetes screenings
 - Immunizations

*Check the **My Benefits** section of **BlueAccessSM** to see the exact details of your plan.

4

Prior Authorization Requirements

Prior authorization makes sure your care is:

- Covered by your plan
- Cost-effective
- Appropriate for your condition

You need to get prior authorization before:

- Certain outpatient surgical procedures
- Hospital admissions (except maternity)
- Advanced radiological imaging services, such as an MRI, CT or PET scan
- Certain durable medical equipment

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

— Log In/Register to BlueAccess

User ID

Password

REMEMBER ME

LOG IN

[Forgot / Reset Password](#)
[Register Now](#)

Signing up for BlueAccess

Sign up for a user ID and password to start using **BlueAccess**, the secure area of **bcbst.com**. With **BlueAccess**, you can:

- Check your benefits, including applied deductibles and out-of-pocket limits
- Check the status of a medical claim you have filed
- View your EOB forms online and subscribe to the email EOB notice service



BlueAccess

BlueAccess is your member self-service portal on bcbst.com, which gives you access to a number of helpful health- and account-related tools.

- Register for **BlueAccess** (once you've received your ID card).
- Find a network doctor or hospital.
- Check your benefits.
- See which family members are covered.
- View copays, coinsurance and deductibles.

The **Health Tools** section helps you learn about the cost of care. This allows you to make better choices with your health care options. These hospital-quality tools include:

- Claims and coverage lookup
- Treatment options
- Personal Health Statement
- Personal Health Manager

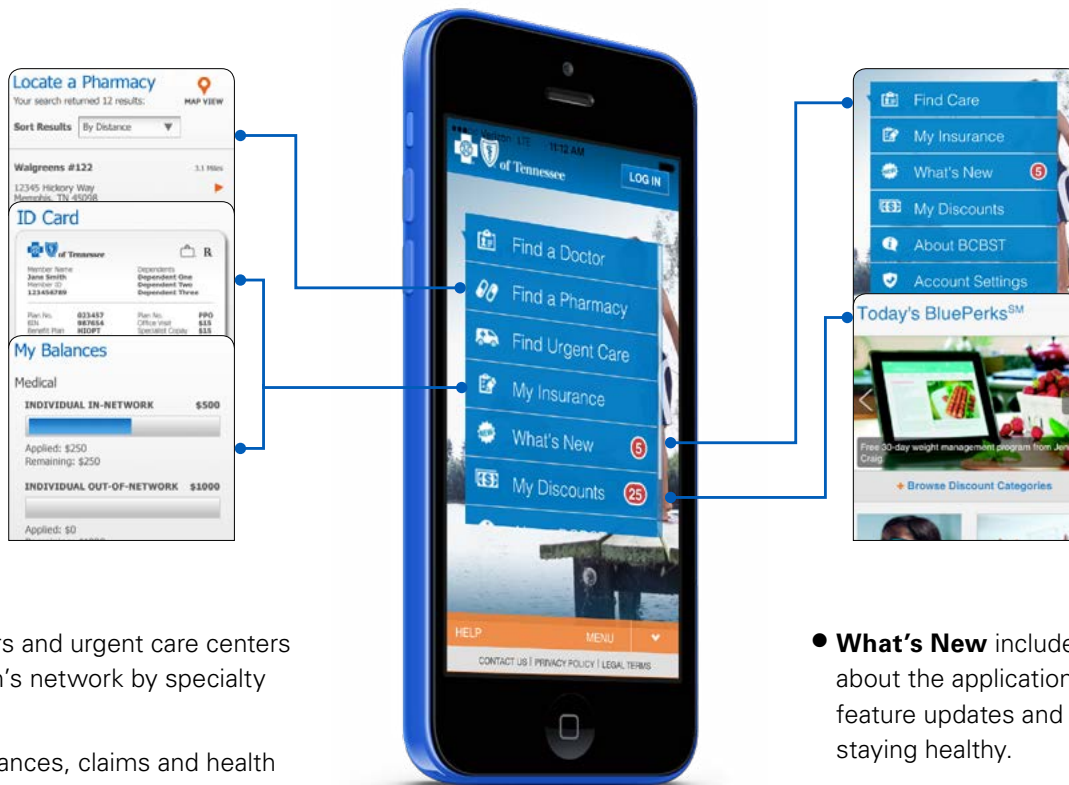
New tools are added all the time, so check back often. View claims, Explanation of Benefits (EOBs) and other plan details through **BlueAccess**.



myBlue TNSM Blue at Your Fingertips

To get started, log in to the application using the same username and password you use on BlueAccess, or just tap Register Now. Have your Member ID card handy. Just a few taps and you'll be on your way to accessing your details.

You're constantly on the go, so you need a convenient way to keep up with your BlueCross health plan. With myBlue TN, you can find doctors, look up claims information, access a digital version of your Member ID card or access health and wellness tools.



- Find doctors and urgent care centers in your plan's network by specialty or name.
- Access balances, claims and health plan details and a mobile version of your Member ID card in **My Insurance**. You can view current balances, in- and out-of-network deductibles, how much of your deductible you've met and how much remains.



Download the app

Go to the Apple App Store® or the Google Play Store®. Search for myBlue TN to get started.



- **What's New** includes messages about the application's latest feature updates and tips on staying healthy.
- Visit **My Discounts** often to see special BluePerksSM discounts that help you make healthy lifestyle choices with savings on a variety of health-related products and services.



ER or Urgent Care Center?

When you need care in a true medical emergency, go directly to the closest ER. But for less severe illnesses, consider getting treatment at an urgent care center instead of an expensive trip to the ER.

Find an urgent care or convenient care facility with the Find a Doctor tool at **bcbst.com** or by using the BlueCross app, **myBlue TN**.



Find a Doctor Tool

- Log in to BlueAccess at **bcbst.com**.
- Click **Find a Doctor**.
- Type “Urgent Care Center” in the field and select **Urgent Care Center - Medical Facility** from the drop-down list.
- Sort results by distance, best match or patient reviews.

BlueCross App – myBlue TN

- Choose the menu at the bottom of the page.
- Select **Find Urgent Care**.
- Enter the prefix from the Member ID number on your Member ID card.
- Press the **Find Urgent Care Centers** button.



Plan Ahead with our HealthCare Cost Estimator

When you're getting ready for a medical procedure, many things go through your mind. You're probably thinking about finding the right hospital or doctor – and how they might affect your budget.

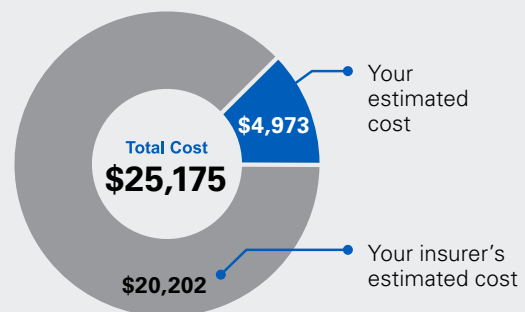
Our new HealthCare Cost Estimator can help you make more informed decisions about your care. You can search for procedures, find providers in your network and view expected procedure costs, all in one place.



How to Get Started

- Log in to **BlueAccess**.
- Click on either the **Find a Doctor** link on the **BlueAccess** homepage, or click the **HealthCare Cost Estimator** tile on the **Member Tools** page.

Cost Estimate for Knee Replacement



Get Cost Estimates Customized to Your Health Benefits

- Search more than 1,400 common medical procedures.
- View cost estimates tailored to your copay, deductible and out-of-pocket status. To make our estimates as realistic as possible, the tool factors in other services you may need when having the procedure – things like hospital stays, lab work, anesthesia and follow-up doctor visits.
- View information on provider and facility ratings, including reviews from other patients.
- While your actual costs may vary, this estimate can help you plan ahead for upcoming medical expenses.

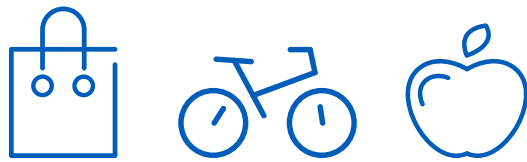


Welcome to an easier way to live the life you want. BlueHealth Solutions' interactive tools, health trackers and wellness resources help you take charge of your health and enjoy your life.

BlueHealth Solutions tools include:

- Member Wellness Portal
- Online Personal Health Assessment
- Personal Wellness Report
- Self-Directed Coaching Modules

BlueHealth Solutions also offers extra benefits, discounts and services designed to help you live a healthier, more stress-free life.

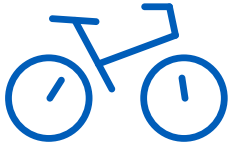


BluePerks Member Discount Program Supporting A Healthy, Balanced Lifestyle

Special members-only* BluePerks discounts make it easier for you to make healthy lifestyle choices. Get savings of up to 50 percent on a wide range of health-related products and services – including things like eyewear, massage therapy, acupuncture and chiropractic care.

For more details, visit bcbst.com and click on the **Health and Wellness** tab. Check back often for new offers or opt-in via your communication settings on BlueAccess to receive notification of new offers by email.

* Some restrictions apply.



Better Fitness Can Be Easy – and Affordable

Getting and staying fit can be a challenge. This is why we introduced FitnessBlue, a flexible, low-cost fitness program that makes living a healthier life easier than ever.

FitnessBlueSM

Support for a Healthier Lifestyle

Regular exercise can help you:

- Achieve and maintain a healthy body weight.
- Strengthen and tone muscles.
- Improve cardiovascular health.
- Relieve stress and sleep better.
- Reduce your risk for health-related conditions.

Available exclusively for you and your covered dependents age 18 and older, FitnessBlue offers:

- **Affordability.** There's a one-time enrollment fee of \$29 and a \$29 monthly membership fee per member.
- **Unlimited access.** The nationwide network includes more than 9,000 participating fitness locations including Snap Fitness®, Curves® and YMCAs®.*
- **Flexible membership.** No long-term contract is required – a three-month initial commitment gets you unlimited use of any facility in the network.
- **Online convenience.** You can easily find fitness centers, enroll and manage your activity online.

Take the First Step

- Go to **bcbst.com** and click on the **Health & Wellness** tab.
- Look for FitnessBlue.
- From there you'll be able to find fitness center locations, enroll and create a FitnessBlue account.
- Download your temporary fitness card and start exercising the same day.
- Or call **1-855-515-1332** Monday through Friday, 8 a.m.–9 p.m., in any continental U.S. time zone, to find participating facilities and enroll.

* Participating facilities will vary.



ID Protection

NOW YOU CAN LOOK OUT FOR
YOUR HEALTH AND YOUR IDENTITY.

To help protect your privacy and security BlueCross has partnered with Experian, one of the world's leading financial services companies, to provide identity protection services with our eligible medical plans at no additional cost to you.

Two services are available:

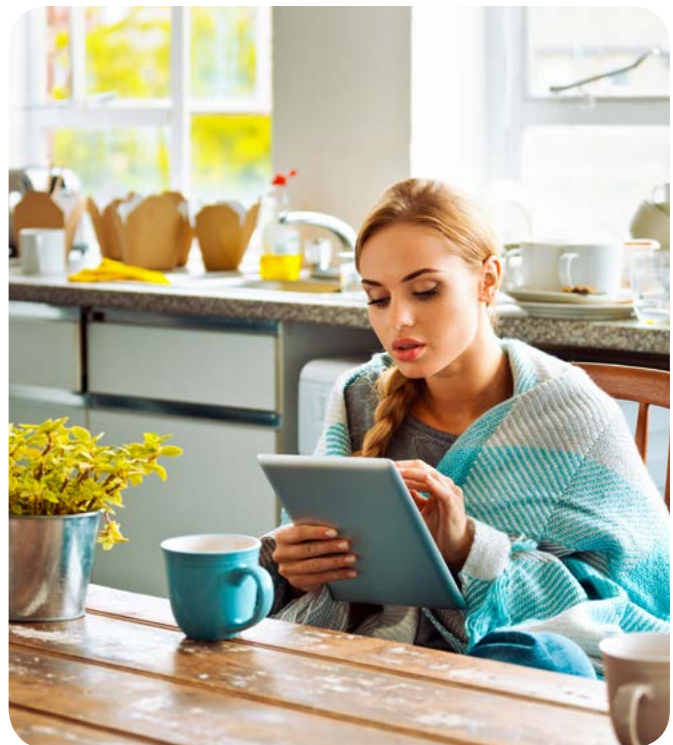
ProtectMyID[®] provides credit monitoring, fraud protection and fraud resolution support to adults with eligible BlueCross medical coverage. Each covered member age 18 or older will need to enroll separately.

Family SecureSM provides credit monitoring for all children under age 18 in the household.

To enroll:

- Log in to your **BlueAccess** account at **bcbst.com**.
- Look for the **Tools & Information** section.
- Click on the **ID Protection** link.

You'll be taken to a secure site to enroll in the services. You may also enroll by calling Experian at 1-866-926-9803. Reference engagement # **PC101139** for ProtectMyID or engagement # **PC101140** for FamilySecure.



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

Know Your Rights

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

Reviews of Medical Necessity Decisions

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

Be Assured of Fair Decisions About Care

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

Member Grievance Procedure

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

Improving Your Quality of Care and Services

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

Our program is nationally recognized by two external accrediting bodies, URAC and the National Committee for Quality Assurance (NCQA). For more details about our Quality Improvement Program, please send requests to:

BlueCross BlueShield of Tennessee

Attn: Quality Management 2.3
1 Cameron Hill Circle,
Chattanooga, TN 37402.

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

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

Notice of Information Privacy Policies and Practices

BlueCross BlueShield of Tennessee, Inc. and some subsidiaries and affiliates are required to: Maintain the privacy of all health plan information, which may include your name, address, diagnosis codes, etc. as required by applicable laws and regulations; provide this notice of privacy practices to all members; inform members of the company's legal obligations; and advise members of additional rights concerning their health plan information. Your health plan information may be used and disclosed for treatment payment, and health care operations. A copy of this notice is included in your EOC. You may also request a copy of our privacy practices at any time, please contact BlueCross at:

Phone: **(888) 455-3824**

Email: **Privacy_Office@bcbst.com**

Mail: **BlueCross BlueShield of Tennessee**

The Privacy Office
1 Cameron Hill Circle,
Chattanooga, TN 37402-0001

HIPAA Compliant

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

Insurance Terms

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

Ancillary Claims Process

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

Independent Clinical Laboratories: Sometimes physicians will send your specimens drawn in their office to an outside independent clinical laboratory for processing, which may or may not be in the same state. To receive in-network benefits for the lab work, the lab must be contracted with the BlueCross plan in the state where your sample was drawn.

Durable Medical Equipment (DME) (hospital beds, crutches, wheelchairs, oxygen tanks, etc.): If you or your doctor orders DME or supplies, the DME company must be in the network of the BlueCross Plan in that state to which the items are shipped in order to receive in-network benefits. If you purchase DME items from a retail store, the store must be in the network of the local BlueCross Plan.

Specialty pharmacy (injectable or infusion drugs that your physician administers): If your doctor orders specialty pharmacy items for you, the specialty pharmacy company must be in the network of the BlueCross Plan in the same state as your doctor.

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

BlueCross:

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

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

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

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

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

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

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

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

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

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

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

ໂປດຊາບ: ຖ້າ ວ່າ ທ່ານ ກຳລັງ ນຳ ພາ ສາ ລາ ອຸ ການ ບຸ ລິ ດ ການ ລູ ອ ພ ຕ ທ ອ ດ ັ ກ າ ນ ພາ ສາ, ໂດ ຍ ມ ັ ສ ບ ື ຄ າ, ແ ມ ນ ມ ພ ອ ອ ມ ທ ທ ທ າ ນ. ໂທ ສ 1-800-565-9140 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክላተሎ ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298)።

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

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

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

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

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

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

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

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

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

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

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

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



Quick Reference to BlueCross Resources

Answers to Your Questions Online or On the Phone



1-800-565-9140

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



bcbst.com

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

* Service may not apply to all plans.