



BlueCross BlueShield
of Illinois



Enrollment Guide

IPBC
PPO
01/01/2027



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.

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 MembersSM

Go to 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 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.



The PPO Plan

With the PPO plan, you can choose any doctor whenever you need care

The PPO plan offers a wide range of benefits and the flexibility to choose any doctor or hospital when you need care. The plan includes an annual deductible that you must satisfy before your benefits begin. Qualified medical expenses are applied toward your deductible.

PPO Network

Access to the large network of contracting providers is one of the many reasons to select the PPO plan. The network includes hospitals, physicians, therapists, behavioral health professionals and alternative care practitioners.

You and your covered dependents can receive care from any licensed doctor, hospital or other provider. However, when you use a contracting network provider, you will pay less out of pocket, you won't have to file any claims and you will receive the highest level of benefits. If you use a doctor outside the network, you'll still be covered, but your out-of-pocket costs may be significantly higher.

Medical Care

Your benefits may include coverage for*:

- physician office visits
- breast cancer screenings
- cervical cancer screenings
- inpatient hospital services
- muscle manipulation services
- outpatient hospital services
- physical, speech and occupational therapies
- outpatient surgery and diagnostic tests
- infertility treatment
- maternity care
- behavioral health and substance abuse
- hospital emergency medical and accident treatment

To find a contracting doctor or hospital, just go to **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. Once you become a member, you can also call the toll-free Customer Service number on the back of your member ID card.

Where to Go for Care



What if that friendly game of pickleball gets a little too competitive? Or you slice your finger chopping veggies? Or have stomach cramps after last night's leftovers? If you have signs of a heart attack, it's best to go to the emergency room. But what if you've got lower back pain?

Knowing where to go can make a big difference in the cost of your care — especially when you use independently contracted in-network providers.

Find providers near you:

- Go to **bcbsil.com** and click **Find Care**.
- Log in or register for Blue Access for MembersSM at **bcbsil.com** to see personalized search results.
- Call Customer Service at the number on your ID card.

Doctor

Is your blood pressure high? Are allergies making you miserable? Can't sleep? Your go-to provider is a good place to start. Some even offer telemedicine. If you need a specialist, your doctor will tell you.

Examples: health exams, shots, cough, sore throat

Wait time: check with office

Cost: in network \$ out of network \$\$



Retail Health Clinic

Need a flu shot? Feel queasy? Have an earache or rash? Many grocery stores and pharmacies have on-site medical clinics. Some may even see patients evenings, weekends and holidays.

Examples: headache, stomachache, sinus pain

Wait time: check with clinic

Cost: in network \$ out of network \$\$



Urgent Care Center

Sprain your ankle? Can't stop coughing? Need stitches? These centers offer non-emergency care when your doctor's office isn't open evenings, weekends or holidays. Some may offer online booking.

Examples: back pain, animal bite, asthma

Wait time: often less than ER

Cost: in network \$\$ out of network \$\$\$



Hospital ER

Worried you may be having a heart attack? Did you black out after a nasty fall? Are you coughing up blood? ER doctors and staff are trained to treat serious and life-threatening health issues 24/7.

Examples: chest pain, bleeding, broken bones

Wait time: varies

Cost: \$\$\$\$



Make a plan.

Choose your in-network care providers now before a health issue or emergency happens. You'll feel more confident and could save on out-of-pocket costs when you plan ahead. Ask all care providers if they are in your health plan network.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Note: Many health care providers offer telehealth appointments. Ask your preferred provider if they do and if it is appropriate for your condition(s).

Members are strongly advised to search and verify the network status of any health care provider or facility before receiving care to avoid unexpected charges. Network participation may change, and it is the member's responsibility to review whether a provider is in network at the time of service.

Examples given for each care scenario are not intended as an exhaustive list. You may seek care and be treated for other conditions or illnesses other than those cited as examples.

Information provided in this flyer is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on your member ID card.



Medical Plan Frequently Asked Questions

Q. Are my medical records kept confidential?

A. Yes. Blue Cross and Blue Shield of Illinois 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 your member ID card.

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

A. Go to **bcbsil.com** and use Provider Finder®, or call Customer Service at the toll-free number on 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 are available in retail stores when referred by your Primary Care Provider/Medical Group for in-network coverage.** 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 centers¹ near you by texting² **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 your member ID card for more information.

¹The 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.

²Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.



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 SelectSM 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[®] Core[®] 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**.



Get to Know Your Explanation of Benefits

Your **Explanation of Benefits** helps you understand when and how we process your claims. It gives you a detailed look at the covered services and how much you may owe your provider after we apply your benefits.

Page One Covers the Basics

- Find your policy ID.
- Choose how you want to get your EOB.
- Find resources if you need more help.

BlueCross BlueShield of Illinois
PO Box 660603
Dallas, TX 75266-0603

John Smith
1234 Cedar Road
APT #2
Any Town, IL 12345

Sample

SUBSCRIBER INFORMATION
GROUP NAME
Member ID#: XXXXXXXXX777V Group #: 000012345

EXPLANATION OF BENEFITS

Access Your Health Care Info Online
Did you know you can opt-in to receive EOBs and other health care related info digitally in 4 easy steps? Here's how:

- Log in to **Blue Access for Members™** bcbssl.com
- Go to My Account
- Choose Profile and Preferences
- Click or tap Go Paperless

Text* **BCBSILAPP** to 33633 to download the mobile app.

Have questions about this EOB? Customer Advocates are here to help! 1-800-409-9462

Dear John Smith,

An Explanation of Benefits (EOB) is a statement showing how claims were processed. **This is not a bill.** Your provider(s) may bill you directly for any amount you may owe. **KEEP FOR YOUR RECORDS.**

HELPFUL INFORMATION
Health Care Fraud: www.bcbssl-fraud.ethicspoint.com
Health care fraud affects us all by causing higher health care costs. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Illinois (BCBSIL), please contact us. All reports are confidential and may be made anonymously. To make a report, go to www.bcbssl-fraud.ethicspoint.com. To learn more about health care fraud, go to www.bcbssl.com/sid.

GLOSSARY OF TERMS - We have described some of the terms used here to help you understand them, but you should make sure to read your benefit plan materials if you have questions.

Amount Billed: The amount your provider billed for the service(s) rendered.

Amount Covered (Allowed): Discounts, reductions, and amount covered (allowed) reflect the terms of your plan, and in the case of an in-network provider, the savings we have negotiated with your provider. Your deductible, coinsurance and copay are based on the allowed amount and the terms of your plan. Your share of coinsurance is a percentage of the allowed amount after the deductible is met.

Coinsurance: The percentage of the allowed amount you pay as your share of the bill. For example, if your plan pays 80% of the allowed amount, 20% would be your coinsurance.

Copay Amount (Also known as Copayment): The set fee you pay each time you receive a certain service. Some plans do not have copayments.

Deductible: The amount, if any, you must pay before we start paying contract benefits. You do not send this amount to us. We subtract this amount from covered expenses on claims you and health care professionals send us. Some services can be covered before the deductible is met.

Non-Participating Provider: An out-of-network provider who does not accept rates for services we set to keep your costs down.

Out-of-Pocket Limit (Maximum): Once you pay this amount in deductibles, copayments and coinsurance for covered services, we pay 100% of the allowed amount for covered services for the rest of the benefit period. Individual policies may vary.

Participating Provider: An in-network or out-of-network provider who accepts agreed-upon rates for services.

Your Total Costs: This is the sum of your copay, deductible and coinsurance. It also includes any amounts not covered by your health plan. Amounts that a non-participating provider may bill you are not part of this.

*Message and data rates may apply. Terms & Conditions and Privacy Policy bcbssl.com/mobiletext-messaging
Blue Cross and Blue Shield of Illinois provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

248430.0225

CLAIM DETAIL (1 OF 1)
PATIENT: JOHN SMITH
PROVIDER: RALPH JOHNSTON M.D.
CLAIM #: XXXXXXXXXXXXX

Sample

DATE PROCESSED: 06/20/2024

F SUBSCRIBER INFORMATION
GROUP NAME
 Member ID#: XXXXXXXXX777V Group #: 000012345
 Customer Advocates are here to help! XXX-XXX-XXXX

O² Amount Billed	\$7,850.00
Discounts and Reductions	- \$3,930.00
Health Plan Responsibility	- \$2,219.00
O³ Paid from your HCA Account	- \$0.00
You may owe your health care provider for these services	\$1,701.00

		YOUR BENEFITS APPLIED				YOUR RESPONSIBILITY				
Service Description	Service Dates	Amount Billed	Discounts and Reductions	Amount Covered (Allowed)	Health Plan Responsibility	Deductible Amount	Copay Amount	Coinsurance	Amount Not Covered	Your Total Costs
Surgical Charges	04/04/2024	G 4,000.00	H (1) 1,800.00	I 2,200.00	J 960.00	K 1,000.00	L	M 240.00	N	O 1,240.00
Recovery Room	04/04/2024	900.00	(1) 410.00	490.00	392.00			98.00		98.00
Med/Surg Supplies	04/04/2024	300.00	(1) 140.00	160.00	128.00			32.00		32.00
Med/Surg Supplies	04/04/2024	100.00							(2) 100.00	100.00
Laboratory Services	04/04/2024	1,200.00	(1) 820.00	380.00	304.00			76.00		76.00
Laboratory Services	04/04/2024	400.00	(1) 270.00	130.00	72.00		50.00	8.00		58.00
MRI Outpatient	04/04/2024	950.00	(1) 490.00	460.00	363.00		15.00	82.00		97.00
CLAIM TOTALS		\$7,850.00	\$3,930.00	\$3,820.00	\$2,219.00	\$1,000.00	\$65.00	\$536.00	\$100.00	\$1,701.00

Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-24. **J²**

Notes about amounts under "YOUR BENEFITS APPLIED" and "YOUR RESPONSIBILITY"

- (1) The amount billed is greater than the amount allowed for this service. Based on our agreement with this provider, you will not be billed the difference.
 (2) Your Health Care Plan does not provide benefits for surgical assistant services when billed by the same physician who performed the surgery or administered the anesthesia. No payment can be made.

For your up-to-date Medical Spending summary, visit Blue Access for MembersSM on our website, the BCBSIL Mobile App or call the phone number on the back of your ID card.

JOHN SMITH - Benefit Period: 01-01-24 Through 12-31-24 To date this patient has met \$2,900.00 of her/his \$2,900.00 Out-of-pocket Expense.

Benefit Period: 01-01-24 Through 12-31-24 To date \$3,870.78 of the Family \$5,800.00 Out-of-pocket Expense has been met.

On Page Two You Can:

At a glance, confirm the:

D. Patient **E.** Provider **F.** Policy Information

Get the Details

YOUR BENEFITS APPLIED – This section shows the care you received and how it's covered.

G. Amount Billed - this is the total amount your provider billed us for your care.

I. Amount Covered (Allowed) is the amount billed (G) minus any discounts or reductions (H).

J. Health Plan Responsibility is the portion we paid to your provider.

Confirm Your Cost Share

YOUR RESPONSIBILITY – This section shows your member cost-share amounts, including:

K. Deductible **L.** Copays **M.** Coinsurance

O. **Your Total Costs** details the amounts shown in O², and is the sum of your copay, deductible and coinsurance. You may owe less if your provider collected any of these payments up front. It also includes amounts not covered by your health plan (N). It does not include charges that an out-of-network provider may bill you. If your benefits feature a Health Care Account, or other Health Savings Account, payments from those accounts will be reflected in this line (O³). HCAs and HSAs do not apply to all benefit plans.

Get More Information

Your EOB may detail:

J². Total covered benefits approved – This is the amount and the date we paid your provider. The total matches the total in the Health Plan Responsibility column (J).

P. Any discounts and reductions (H) or amounts that aren't covered (N).

Q. Your yearly out-of-pocket totals so you'll know when your patient cost-shares are met.



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

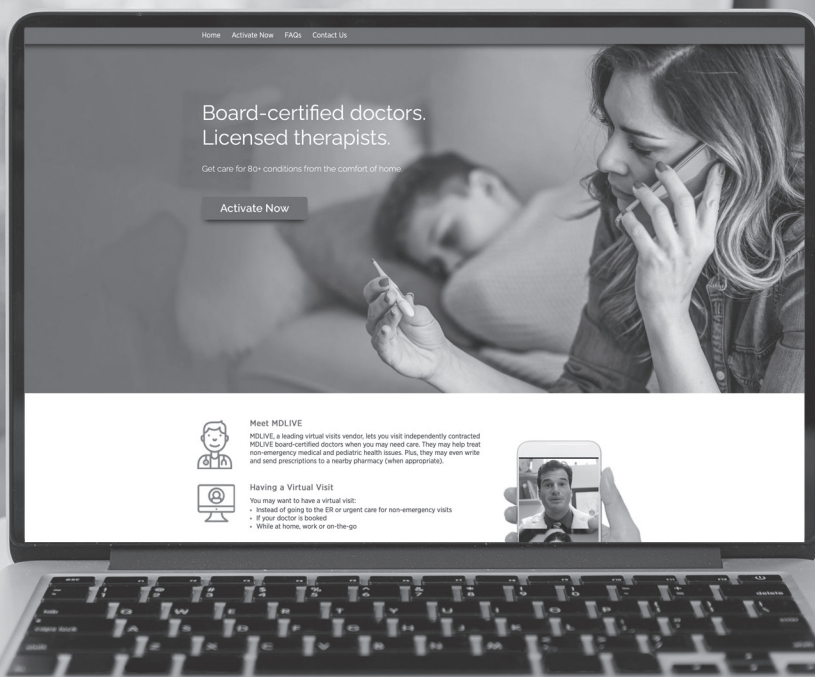
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- 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 to 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.

- Member Rewards allows you to shop for health care services 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 you earn 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 Provider Finder® to help you:

- Compare costs and quality for procedures such as screenings, scans, surgeries and more
- Estimate out-of-pocket costs
- Earn cash rewards
- Save money and get the most from your 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.

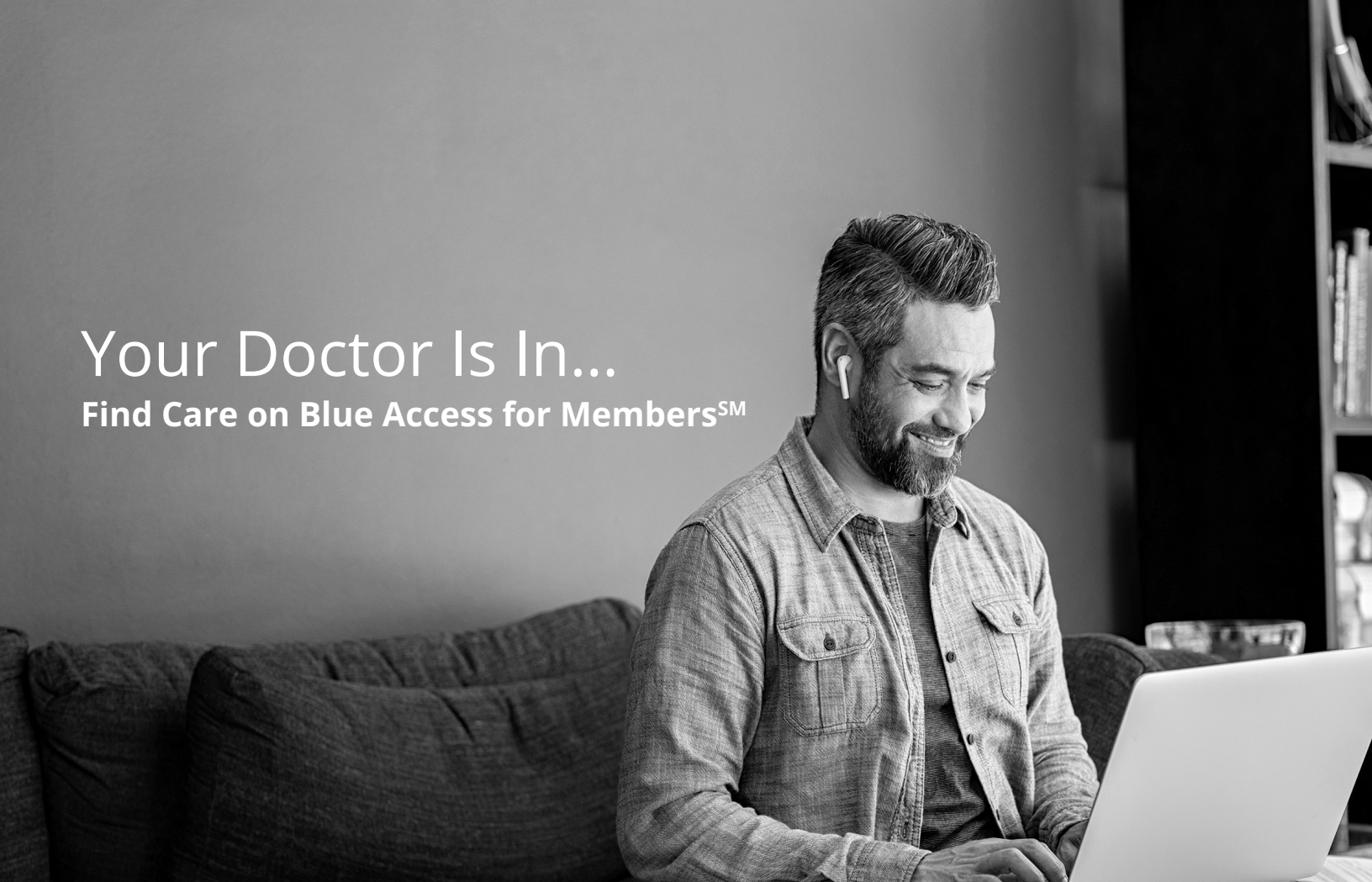
How Does It Work?

	1. Find a reward-eligible provider by shopping online with Provider Finder — visit bcbsil.com . Log in or sign up for Blue Access for MembersSM and choose Find Care . Look for the Member Rewards banner under Medical .
	2. Get the procedure or service at your chosen reward-eligible provider.
	3. Receive a cash reward by check or an alternative form of payment, which will be sent to you 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.

Your Doctor Is In...

Find Care on Blue Access for MembersSM



It's easy to find a provider and manage your health care expenses.

Find Care on BAMSM

We make it easy to find in-network health care providers and manage your out-of-pocket costs.

Go to **bcbsil.com** to log in or create an account on BAM. Then, look for **Find Care** to:

- Find in-network providers, clinics, hospitals and pharmacies.
- Search by specialty, ZIP code, language spoken, gender and more.
- See clinical certifications and recognitions.
- Compare quality, awards for doctors, hospitals and more.
- Read or add reviews for providers.
- Estimate the out-of-pocket costs for more than 1,700 health care procedures, treatments and tests.*
- Find cost savings opportunities for prescription drugs using the Medication Finder tool.*

* Not all plans provide this information.

Find a Doctor Wherever You Are

- **Log in to BAM.** Use your ZIP code to find providers in your network.
- **Search as a guest.** Go to **bcbsil.com**, choose Find Care and use the ZIP code at your location to find in-network providers near you.
- **Need more help?** Call 800-810-BLUE (2583) Also applies to Global[®] Core.



Stay Connected with BCBSIL

Even on the go you can manage your ID cards and stay on top of claims activity, coverage information and prescription refill reminders. It's easy: Log in or create a BAM account at **bcbsil.com**.



How Much Does That Cost?

Navigate your plan with Provider Finder®

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** and register or log in to Blue Access for MembersSM. Then, choose **Find Care**.

* Available for most networks and plans



BlueCross BlueShield of Illinois



You don't need to
be a rock star to
have a personal
assistant.



You already have one for your health care needs.

Are you ready for health care made easy? We think you are — that's why you have a Blue Cross and Blue Shield of Illinois (BCBSIL) health advocate* waiting to help with your benefits questions and health care needs.

It's easy to reach a health advocate:



Call toll-free 24/7 **877-245-5681**

Use MyEve[§] to see all your health benefits:



1. Visit myhealth.myeve.com or download the MyEve app
2. Enter IPBC as Company
3. Complete personal information

Health advocates can help you and your covered family members:

- Get personal assistance with your health care matters
- Understand your health benefits
- Talk to your BCBSIL clinician about health questions
- Sort out a new diagnosis and what to do next
- Shop for quality, lower-cost health care
- Earn cash rewards for making smart health care choices

**So stop trying to do it all on your own, we're here for you.
Call or chat with your health advocate today.**

* Health advocates do not replace the care of a doctor and you should talk to your doctor about any medical questions or concerns.

§ Evoke Health, LLC. is an independent company that provides health care communications and a digital member platform for Blue Cross and Blue Shield of Illinois.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Practice Self-care with a Mental Health Tune-up

Feel better with Digital Mental Health programs.

Taking care of your mental health is vital to your overall health and we have resources that can help.

Check out Digital Mental Health programs from Learn to Live if you're facing a challenge or just want to proactively manage your wellbeing. You can learn new skills and get support for breaking old patterns that may be holding you back. These online programs are available 24/7 at no extra cost for you and your covered dependents (ages 13 and up). And they're part of your health plan benefits with Blue Cross and Blue Shield of Illinois.

Explore the Offerings

Check out the different programs at your own pace or take a quick assessment to find out which ones are right for you.



- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use
- Panic
- Resilience
- Trauma



Improve Your Mental Wellness



Learn to adjust unhelpful thoughts and manage your mood.

Participate in quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Program activities are based on proven therapy techniques for improving daily life.



Work with an expert coach to guide you.

If you'd like extra support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



Keep your personal details private.

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.

Quick Tip: Check out the free webinars, digital toolkits and more. You can also sign up to receive Mindfulness Moments, weekly mood-boosting text messages.



Get started today.



Log in to **Blue Access for MembersSM** at **bcbsil.com** or visit **learntolive.com/welcome/BCBSIL** and use the access code: **BETTERME**. You can also scan the QR code.

To register a minor, log in to your Learn to Live account, go to the Resources tab and click "**Register a Minor**." If you do not have an account, go to the Learn to Live site, enter the access code, click "**Start Now**" and then select "**I want to allow a dependent to register**" option.



If you need assistance, call the number of your member ID card.

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

Image(s) may have been created or enhanced using artificial intelligence tools.



Blue365[®]

A Discount Program for You

Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Illinois (BCBSIL) member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once you sign up for Blue365 at blue365deals.com/bcbsil, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

EyeMed | Davis Vision

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

TruHearing[®] | Beltone[™] | American Hearing Benefits

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

Dental SolutionsSM

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.*

Jenny Craig[®] | Sun Basket | Nutrisystem[®]

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at blue365deals.com/bcbsil.

Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of healthcare experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a \$25 purchase.

Livekick

Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 20% off a monthly plan on any Live Online Personal Training.



eMindful

Get a 25% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.

For more great deals, or to learn more about Blue365, visit blue365deals.com/bcbsil.

The relationship between these vendors and Blue Cross and Blue Shield of Illinois (BCBSIL) is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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. You should 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 monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.



Blue365[®]

EyeMed Vision Discount Program

Blue Cross and Blue Shield of Illinois (BCBSIL) is pleased to offer you a vision discount program through EyeMed Vision Care.

What?

The EyeMed Vision Discount through Blue365 offers savings on eyeglasses, contact lenses, eye exams, accessories and laser vision correction. See the back page for a full list of discounts.

Who?

The EyeMed network consists of major national and regional retail locations, such as LENSRAFTERS[®], PEARLE VISION[®], Target Optical[®], as well as independent ophthalmologists and optometrists. Additionally, you may go online to in-network providers at **contactsdirect.com**.

Where?

Visit **eyemedexchange.com/blue365**, click Find a Provider and begin your search. Be sure the Advantage network is selected.

For more information about Blue365, log in to Blue Access for MembersSM (BAMSM) at **bcbsil.com**. Click the **Wellness** tab at the top.

Referral?

You don't need a referral. Simply visit any EyeMed provider and show your BCBSIL medical ID card.

Program Features

- Discounts on vision care services and materials
No limit to the number of times the member can receive discounts on purchases
- Access to large provider network
- Convenient evening and weekend hours

Note: This is not insurance. When contacting EyeMed or any retailer or provider in the EyeMed Advantage network, be sure to refer to the discount program.

See all the Blue365 deals and learn more at blue365deals.com/BCBSIL.

EyeMed Vision Discounts

Vision Care Services		Cost
Exam with dilation as necessary:		\$50 routine exam \$10 off contact lens fit and follow-up
Complete Pair of Glasses Purchase: frame, standard plastic lenses, and lens options must be purchased in the same transaction to receive full discount		
Frames*		
Any frame available at provider location		35% off retail price
Standard Plastic Lenses*		
Single-vision		\$50
Bifocal		\$70
Trifocal		\$105
Lenticular		\$105
Standard Progressive		\$135
Premium Progressive		30% off retail price
Lens Options*		
UV Coating		\$12
Tint (Solid and Gradient)		\$12
Standard Scratch-resistance		\$12
Standard Polycarbonate		\$35
Standard Anti-reflective		\$40
Other Add-ons and Services		30% off retail price
* Items purchased separately will be discounted 20% off of the retail price.		
Contact Lens Materials (applied to materials only)		
Conventional		15% off retail price
Laser Vision Correction		
Lasik or PRK		15% off retail price or 5% off promotional price
Frequency		
Examination		Unlimited
Frame		Unlimited
Lenses		Unlimited
Contact Lenses		Unlimited

**For more information, visit eyemedexchange.com/blue365
or call EyeMed's automated help line at 866-273-0813.**

Discounts are only available through participating vendors.

The relationships between Blue Cross and Blue Shield of Illinois (BCBSIL) and EyeMed are that of independent contractors.

Blue365 is a discount program available to BCBSIL members. This is NOT insurance. Some of the services offered through Blue365 may be covered under your health plan. Please refer to your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit information under your health plan. Use of Blue365 does not affect your premium, nor do costs of Blue365's services or products count toward any maximums and/or plan deductibles.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them. You may want to consult with your physician prior to use of these services and products. Services and products are subject to availability by location. BCBSIL reserves the right to discontinue or change this discount program at any time without notice.



24/7 virtual health support for you and your family

Meet Maven, the personal health platform made to help you and your loved ones navigate:

- FERTILITY & FAMILY BUILDING
- MATERNITY & NEWBORN CARE
- PARENTING & PEDIATRICS
- MENOPAUSE & MIDLIFE HEALTH

For today's needs

Answers, day or night

Get 24/7 support from a personal care team

Unlimited video visits

Connect with 850+ award-winning specialists

Helpful resources

Learn from experts through articles, videos, & classes

And tomorrow's goals

Fertility guidance for faster results

Pregnancy health and wellness

Newborn care

Parenting support from specialists

Menopause and midlife health support



Your membership is fully covered by your employer.

Sign up at <http://mavenclinic.com/join/benefit>





BlueCross BlueShield
of Illinois

Women's and Family Health Support for Every Stage



Preventive Care

Timely check-ups can make a difference by catching issues before they become bigger problems. Blue Cross and Blue Shield of Illinois helps by sending you reminders for routine screenings.



Customer Service

Our team can direct you to providers and help plan appointments. We also assist with finding equipment, like breast pumps.



Provider Finder®

Find a women's health provider to support your health journey. Women can choose a Women's Principal Health Care Provider instead of a PCP.



Well onTarget®

Well onTarget is a program that includes maternity tracking, helpful tips and more.



Condition Management

We have partnered with Hinge Health to offer care for the needs of women, like pelvic floor issues.*



High Risk? We're here.

We provide guidance and support for high-risk pregnancies. BCBSIL providers also offer health education, treatment plans and give referrals, as needed. If you have a high-risk pregnancy, a maternity specialist may reach out to help you care for yourself and your baby.



Behavioral Health

We support you through your mental health journey with a new digital Mental Health Hub. The Hub includes mental health assessments you can take online. You can then access specialty providers to help with a variety of mental health concerns.



Call the number on your member ID card or visit **bcbsil.com** for more information about our approach to care for women and their families.

*Check your benefits information to see if this program is available to you.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide an online musculoskeletal program for members with coverage through BCBSIL. The Mental Health Hub is administered by NovaWell. NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide member health platform and tools, mental health administration network and health information content 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.

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BlueCross BlueShield
of Illinois



From the beginning, you're covered!*

Blue Cross and Blue Shield of Illinois is collaborating with Maven Clinic to support you from preconception through midlife.*

Program Options

Fertility and Family Building	Pregnancy and Postpartum	Parenting and Pediatrics	Menopause and Midlife
Includes information on getting pregnant, IVF, surrogacy and adoption	Supports mom and baby through the first year of baby's life	Family health focused content for children up to 18 years of age	Focused support for managing midlife

*Check your benefits to find out which programs are available to you.

Both you and your partner can join today.

Just follow these steps to join:

1

Scan these QR codes to download the app.



Android



iOS

2

Create an account using your personal email. You will then need to provide details such as your legal name and date of birth.

3

Schedule your introduction appointment with a Care Advocate. This is optional but recommended.

Dedicated Care Advocate

You'll be paired with a Care Advocate, who can answer questions, help you find resources, and manage your care between BCBSIL and Maven. Video and messaging options are offered. There are Care Advocates available to help you in 35+ languages.

Learning

You have access to a wide range of topics that are personalized based on where you are on your health journey. This includes webinars, articles, helpful tips, virtual and live group classes and more.

Virtual Coaching

You will have 24/7 access to Maven providers and coaches across 30+ specialty types, including:

Doctors

- Reproductive endocrinologists
- OB-GYNs
- Pediatricians

Other Health Providers

- Lactation consultants
- Doulas
- Mental health counselors
- Nutritionists

Coaches

- Adoption
- Parenting
- Surrogacy
- Menopause
- Sleep
- Career



"Maven has been such an amazing program during an overwhelming time. I can't say enough good things about the platform and app, my Care Advocate, and all of the amazing providers!"

– Maven Member

If you have any questions or issues enrolling, please contact the Care Team at support@mavenclinic.com. You can also call the number on the back of your member ID card.

Maven Clinic is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide care and disease management 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.

HIPAA NOTICE OF PRIVACY PRACTICES

Effective 10/01/2022

PLEASE REVIEW THIS NOTICE CAREFULLY. IT DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to protecting your privacy and understands the importance of safeguarding medical information. We are required by the Health Insurance Portability and Accountability Act (HIPAA) to maintain the privacy of your protected health information (PHI) that identifies you or could be used to identify you. HIPAA also requires that we provide you this Notice of Privacy Practices which explains our legal duties, our privacy practices, and your rights regarding the PHI that BCBSIL collects and maintains about you. In addition, state law requires that we provide you a state notice that explains how BCBSIL can use or disclose your nonpublic personal financial information and describes your rights regarding this information.

To receive this notice electronically, go to the Blue Access for MembersSM (BAMSM) portal at BCBSIL.com and sign up.

This section explains the RIGHTS you have regarding your PHI and our obligations regarding these rights.

You can exercise these rights by submitting a written request to us – the contact information is at the end of this notice.

Right to request a copy of your PHI

- You can request to see or get a copy of your PHI contained in a designated record set.
- We have 30 days to fulfill your request, however, we can receive an additional 30 days if needed. We can charge a reasonable, cost-based fee to cover the costs of fulfilling your request.
- We can deny your request in some situations. We will explain the reason for the denial in the response we send you and you have a right to have this decision reviewed.

Right to request an amendment to your PHI

- You can request an amendment to your PHI in a designated record if you believe it is incorrect or incomplete.
- We have 60 days to respond to your request, however, we can receive an additional 30-days if needed.
- We can deny your request, for example if we determine that your PHI is correct and complete or that we did not create the PHI. We will explain the reason for the denial in the response we send you and you have a right to submit a statement of disagreement.

Right to request confidential communications

- You can request that we contact you in a specific way or at an alternative address.
- We are required to accommodate reasonable requests; however, we do have the right to ask you for information about how your payment will be handled as well as specifics about your communication alternatives.

Right to request that we limit what we can use or share

- You can request that we do **not** share or use some of your PHI for purposes of treatment, payment, and our operations.
- You can also request that we do not share some of your PHI to family members or friends who may be involved in your care or for purposes of notification as described in this notice. The request must be specific and state the reason for the restriction and to whom you want the restriction to apply. We can deny your restriction request; however, we must honor your request if the release of your PHI is related to (1) payment or health care operations and is not otherwise required by law, and/or (2) a health care item or service which you paid for in full yourself.
- If we agree to the restriction request, we can't disclose your PHI unless the PHI needs to be disclosed for emergency treatment.



Right to request a list of individuals or entities who received your PHI	• You can request an accounting of disclosures which is a list of all the disclosures we made during the six years prior to your request date. The list will not contain all disclosures made for treatment, payment, health care operations as well as a couple of other situations (details about these situations are described later in the notice). • You can request 1 accounting in any 12-month period - if you request additional ones in this time frame, we may charge a reasonable cost-based fee. We will notify you before charging you - you can then withdraw or modify your request to avoid a fee. • We have 60 days to respond to your request; however, we have an additional 30 days if needed.
Right to request a copy of the Notice	• You can request a paper copy of this notice at any time. To request a copy, submit your written request using the contact information at the end of this notice.
Right to choose someone to act for you	• If you have given someone medical power of attorney or if someone is your legal guardian, this individual can act on your behalf and make choices for you. • We will confirm that this individual has the right to act on your behalf before we release any of your PHI.
Right to file a complaint	• You can file a complaint directly with us if you believe 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 Secretary of 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/ or by sending a letter to them at: 200 Independence Ave., SW, Washington, D.C. 20201. • We will not retaliate against you in any way for filing a complaint.

This section explains when we must receive your consent before sharing your PHI.

We can share your PHI for these purposes with your verbal or written consent.	• You can identify a relative, close friend, or other person to help you with your care decisions; we will disclose limited PHI needed to that person to assist you. (If you are unable to give your consent and we determine in our professional judgement that it is in your best interest, we can use or disclose your PHI to assist in notifying a family member, personal representative or other person that can help you.) • For our fundraising efforts.
We cannot use or disclose PHI for these purposes without your written consent.	• To conduct marketing or for our financial benefit • Release psychotherapy notes There may be other uses and disclosures of your PHI beyond those listed that may require your authorization if the use or disclosure is not permitted or required by law. You have the right to revoke your authorization in writing at any time except to the extent that we have already used or disclosed your PHI based on that initial authorization.

This section describes the situations where we are permitted by federal laws to use or share your PHI.

Although not exhaustive, it will give you a good idea of the types of routine uses and disclosures we make.

Manage and support the health care you receive	• We can use your PHI and share it with the health professionals who are treating you, for example, when your provider sends us information about your diagnosis and treatment plan so we can arrange for additional services.
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Run our organization	We can use and disclose your PHI to help us manage our business operations and fulfill our obligations to our customers and members, for example, we use PHI for enrollment, health care programs, activities related to the creation, renewal, or replacement of a health plan, and development of better high quality healthcare services. (We can't use genetic information to deny or refuse an individual health plan coverage).
Pay for your health services	We can use and disclose your health information to process your claims and pay your provider, for example, when we share information about you to coordinate benefits between your dental plan and our medical plan.
Administer your plan	We may disclose your health information to your health plan sponsor for plan administration purposes, for example, if your company contracts with us to provide their group health plan, we may need to provide them certain statistics to explain the premiums we charge.

The following are examples of when we are permitted to use or disclose your PHI without authorization and without your ability to object to its use or disclosure.

Public health activities	We are permitted to disclose PHI for public health purposes. This includes disclosures to a public health authority or other government agency that has the authority to collect and receive such information (e.g., the Food and Drug Administration).
Health oversight activities	We can use or disclose your PHI to the extent that it is required by federal, state, or local laws for health oversight.
Abuse, neglect, or serious threat to health or safety	- We can disclose PHI to a government agency or public health authority authorized by law to receive information about adults and children who are victims of abuse, neglect, or domestic violence. - We also can disclose PHI, if in our professional opinion it is necessary to prevent a serious and imminent threat to the public health or safety; however, the PHI can only be disclosed to someone that we reasonably believe can prevent or lessen the threat.
Research Initiatives	In certain situations, we are permitted to disclose a limited data set for research purposes.
Required by the Secretary of Health and Human Services	We may be required to disclose PHI to the Secretary of Health and Human Services so that they can determine our compliance with the requirements of the final rule related to the Standards for Privacy of Individually Identifiable Health Information.
Comply with the law	In some situations, we may be required by applicable federal, state, or local law to disclose your PHI.
Organ donors, coroners, and funeral directors	- If you are an organ donor, we may disclose your PHI to an organ procurement organization if needed to facilitate organ donation or transplantation. - We may disclose your PHI if it is needed by a medical examiner, coroner, or funeral director to perform legally authorized duties.
Workers' Compensation	We may be required to share PHI to comply with workers compensation laws and other similar programs.



Specialized Government Functions; National Security and Intelligence Activities	• We may be asked to disclose PHI in certain situations such as determining eligibility for benefits offered by the Department of Veterans Affairs. • We may also be required by law to disclose PHI to authorized federal officials for national security concerns, intelligence or counterintelligence activities, the protection of the President, and other authorized persons or foreign heads of state as may be required by law.
Respond to lawsuits and legal actions	• We may disclose your PHI in response to an administrative or court order but only if the disclosure is expressly authorized. • We may also be required to disclose PHI to respond to a subpoena, discovery request, or other similar request.
Law enforcement	• We may disclose PHI, if the applicable legal requirements are met, to law enforcement for the purposes of responding to a crime.
Inmates	• We may use or disclose the PHI we created or received in the course of paying for the healthcare services of inmates in a correctional facility.
Business Associates	• We may disclose PHI to a Business Associate which is an entity or person that performs activities or services on our behalf that involve the use, disclosure, access, creation, or storage of PHI. We require a Business Associate to execute appropriate agreements before they initiate these activities or services.
Additional Health information	• Some federal or state laws include additional requirements for the use or disclosure of certain health condition related information. We follow the applicable requirements of these laws.

We also have the following responsibilities and legal obligations to:

- Maintain the privacy and security of your PHI.
- Notify you in the event you are affected by a breach of unsecured PHI.
- Provide you a paper copy of this notice upon request.
- Abide by the terms of this current notice.
- Refrain from using or disclosing PHI in any manner not described in this notice unless you authorize us to do so in writing.

STATE PRIVACY NOTICE

Effective 10/01/2022

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.
- **Restrict** access to this information to only those employees who perform functions necessary to administer our business and provide services to our customers.
- **Maintain** security and privacy practices that include physical, technical, and administrative safeguards to protect this information from unauthorized access.
- **Use** this information for the sole purpose of administering your insurance plan, processing your claims, ensuring proper billing, providing you with customer service and complying with the law.
- **Only** share this information as required or permitted by law and if needed with the following third parties:
 - Company affiliates
 - Business partners that provide services on our behalf (i.e., claims management, marketing, clinical support)
 - Insurance brokers or agents, financial services firms, stop-loss carriers
 - Regulatory, governmental and law enforcement agencies
 - Your Employer Group Health plan.

You also have the right to ask what nonpublic financial information we have about you and to request a copy of it.

CHANGES TO THESE NOTICES

We reserve the right to change the privacy practices described in these notices and make the new practices apply to all the PHI we maintain about you. Should we make a change, we will post the revised notices on our website. You can always request a paper copy using the contact information below. Depending on the changes made to the Notice, we may be required by applicable law to mail you a copy.

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: <http://www.bcbsil.com/legal-and-privacy/privacy-notice-and-forms>. If you have any questions about this Notice or want to exercise a right described in the Notice, you can contact us by:

Calling: The toll-free number located on your member identification card or 1-877-361-7594.

Writing: Executive Director,
Privacy Office
Blue Cross and Blue Shield of Illinois
300 E. Randolph Street
Chicago, IL 60601-5099

REVIEWED: August 2024



Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language 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, you can file a grievance with:

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

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: civilrightscoordinator@bcbsil.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

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

US Dept of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal:
ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms:
hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.



BlueCross BlueShield of Illinois

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

中文 Chinese	注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિલરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yánílt'igogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hólq. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóo bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áá jiik'eh hólq. Kohjí' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidzihi.
فارسی Farsi	توجه: اگر [وارد کردن زبان] صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 855-710-6984 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.



Additional Information

Clinically-proven weight loss without counting calories

Now you can lose weight, gain energy, sleep better, and improve your mind and body—all while eating your favorite foods.

IPBC has partnered with Wondr Health™ to help you improve your health at no cost to you.*

Go to wondrhealth.com/IPBC



What is Wondr?

No points, plans, or counting calories.

Forget eating kale salads 24/7; Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health. Our behavioral science-based program was created by a team of doctors and clinicians (which is why we left out the “e” in Wondr) and is clinically-proven for lasting results.

*Employees, spouses and covered dependents age 18 and over enrolled in the BCBSIL medical plan are eligible to apply to the program.

Questions? Visit support.wondrhealth.com

LET'S TALK RESULTS

In as little as 10 weeks:

84%



LOST
WEIGHT

61%



HAVE MORE
ENERGY

68%



ARE MORE
PHYSICALLY
ACTIVE

62%



FEEL MORE
CONFIDENT

85%



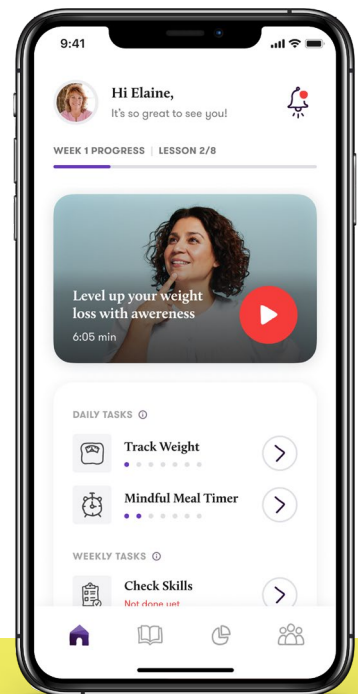
FEEL MORE
IN CONTROL OF
THEIR WEIGHT

57%



FEEL THEIR
MOOD HAS
IMPROVED

*Based on Wondr Health Book of Business



“I love the whole idea of the psychology of things. I like to look in the why’s and how it works. You can eat whatever you want. You just need to retrain your brain into thinking about how you need to eat your food.”

—Brad M.
WONDR PARTICIPANT

LOST
70 lbs

GAINED
Confidence

GET IT ON
Google Play

Download on the
App Store





BlueCross BlueShield
of Illinois

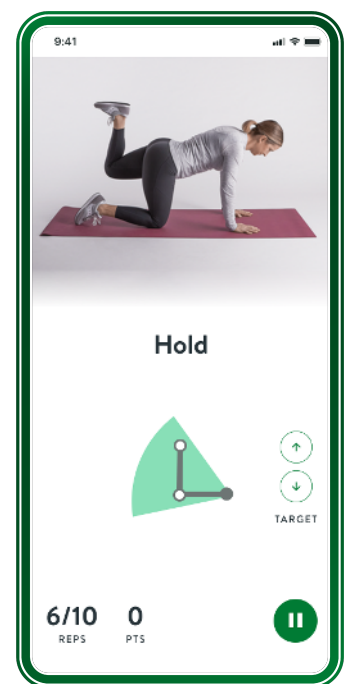


Conquer back and joint pain without drugs or surgery

You and your eligible family members have access to Hinge Health's programs for back, knee, hip, shoulder, or neck pain as part of your Blue Cross and Blue Shield of Illinois membership. Programs may include:

- Technology and wearable sensors
- Unlimited 1-on-1 health coaching
- Personalized exercise therapy

According to one clinical study, more than 10,000 program participants reduced their pain an average of 68%.*



Scan the QR code to learn more or apply at
hinge.health/bcbsil
or call (855) 902-2777

Eligibility: Participants must be 18+ and enrolled in a PPO medical plan through Blue Cross and Blue Shield of Illinois.

*Source: [Hinge Health 2017-2019 Outcomes Analysis](#)

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide an online musculoskeletal program 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 Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

New

DIABETES MANAGEMENT PROGRAM

Healthier living made easier



Your health and the health of your family is important to Blue Cross and Blue Shield of Illinois. With that in mind, the Diabetes Management program by Teladoc Health is now being offered **at no cost to you** so you can live your healthiest life and feel your best.

Tools and support, tailored to you:



Expert coaching

Coaches provide guidance and offer real-time support for out-of-range readings.



Unlimited strips

Get as many strips and lancets as you need, delivered right to your door.



A connected meter

The meter provides real-time tips and automatically uploads your blood sugar readings.

Get started today at no cost to you

Visit TeladocHealth.com/Register/BCBS-IPBC
or call Teladoc Health Member Support at 800-835-2362.

To enroll in Teladoc Health, you must opt in to at least one program that Blue Cross and Blue Shield of Illinois offers as a health benefit. You must also meet the health criteria for each program you wish to enroll in. If a Teladoc Health program is not offered by Blue Cross and Blue Shield of Illinois, or if you do not meet the specific health criteria of that program, you will not be able to enroll.

Las comunicaciones del programa Teladoc Health están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al 800-835-2362 o visite TeladocHealth.com/Bienvenido/BCBS-IPBC

Program includes trends and support on your secure Teladoc Health account and mobile app but does not include a tablet or phone.

The program is provided to you and your family members with diabetes and coverage through Blue Cross and Blue Shield of Illinois.

Members must have primary insurance coverage through the BCBSIL plan offering the Livongo program. For Administrative Services Only (ASO) and Preferred Provider Organizations (PPO) only. Not available for Fully Insured (FI) or Health Maintenance Organizations (HMO).



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