

Member Testimonial
'I Wanted to Get Busy Living'

CoverTN member Andrew Smith's primary reason for wanting to lose weight was "loftier" than most. He wanted to be able to run in the Country Music Half Marathon in Nashville, a qualifying event for the Boston Marathon.

To do so, Smith knew he needed to lose weight and get healthy. A former high school cross-country athlete, he began gaining weight in college and had reached 427 pounds by early 2010. He had developed low self-esteem and had to buy costly clothes from "Big and Tall" stores.



"I kept thinking to myself, 'You're too young to be so out of shape and unhealthy,'" recalled Smith, 35, of Hermitage, Tenn. "I also remembered the famous quote from the movie The Shawshank Redemption: 'You can either get busy living or get busy dying.' And I wanted to get busy living."

A year and a half ago, Smith started doing what he calls the "10-minute couch potato workout" to ease into working out. This includes leg lifts, back stretches, pushups, and other exercises. By this past summer, he had dropped 200 pounds. He now weighs 225 pounds. Smith credits his weight loss, in part, to CoverTN.

"I previously had insurance through my old job but could not get recent coverage - due to my weight - until CoverTN was established. So, when I started going to

the doctor, he recommended I lose weight," he said. "I began exercising and making lifestyle changes. I started watching what I ate, cutting out carbs, and limiting sugar intake and calories. I didn't follow any particular diet. It was just my own little regiment that I came up with."

Smith counts many benefits from his weight loss. He feels better. He has energy to take his puppy for walks. He will be able to run in the half marathon. He even has more money in his pockets now that he pays less for his monthly premium.

"I was able to get my premium reduced after I loss weight," Smith said. "That's great because in these tough economic times, every little bit of savings helps and adds up."

Looking for a Provider or Hospital?

CoverTN uses providers in Network V. If you go to a provider outside your network, no benefits will be paid unless it's an emergency. To find a network provider, use the "Find a Doctor" tool at bcbst.com. You may call Member Services at 1-888-877-3224 (TDD/TTY 1-866-591-2908) or check your printed Provider Directory if you do not have Internet access. You may also call Member Services if you're having trouble finding a provider and/or scheduling an appointment with one.

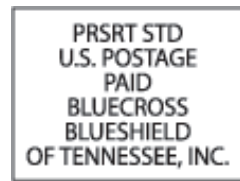
Moving? Let us Know!

To update your information, call Member Services toll-free at 1-888-887-3224. CoverTN can serve you best and reach you with important information about your benefits and coverage when we have the most up-to-date information.

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1 Cameron Hill Circle
 Chattanooga, TN 37402



How Can CoverTN Help You?

Most frequently dialed numbers

At BlueCross BlueShield of Tennessee	
Regular business hours at BlueCross are from 8 a.m. to 6 p.m. ET, Monday through Friday.	
Member Services (for benefits information)	1-888-887-3224
TDD/TTY (for the hearing impaired)	1-866-591-2908
Email	covertn@bcbst.com
Website	bcbst.com
24/7 Nurseline*	1-866-904-7477
Health Information Library*	1-800-999-1658
Drug Benefits Appeal	1-888-343-4232 (fax number)
CaringStart Maternity Program (for CoverTN members with HealthyTNBabies maternity coverage)	1-888-416-3025

At the state of Tennessee	
Regular business hours at the state are from 8 a.m. to 5 p.m. CT, Monday through Friday.	
Email	cover.tennessee@tn.gov
Website	covertn.gov

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Fourth Quarter 2011 For CoverTN members Covering most health services that most Tennesseans need

Better Health Can Equal Big Rewards

Quitting tobacco and losing weight can have a positive impact on your health. And on your wallet, since premium rates are more expensive for members who use tobacco and are overweight than for those who are tobacco-free and not overweight.

If you are thinking about kicking your smoking habit or ramping up your workout to lose weight (or if you have already do so), congratulations! Updates to your "smoking" and "weight" status can be submitted year round. Below are a few things you need to know before sending your changes.

Smoking status changes

To be eligible to change to a non-smoking rate, you must send in a letter attesting to the fact of being tobacco-free for six months. BlueCross BlueShield of Tennessee does not require a letter from the doctor for this change. However, you may provide a letter showing a negative result for nicotine over the past six months. The State of Tennessee has the right to randomly audit these changes at their own discretion.

If you have been enrolled for less than six months prior

to CoverTN's open enrollment period in October, you have the opportunity to request a change on your one-year anniversary. Otherwise, the change request will need to be submitted during the next open enrollment period.

BMI status changes

A change in weight will require a signed physician's statement stating the member has maintained their weight loss for six months. Remember that you should always check with your doctor before increasing your activity.

Improving your health can reduce the premium you pay

We all know that saving money is good, especially in this tight economy. And saving money by improving your health and making smarter health care decisions - that's even better!

For more information, call CoverTN Member Services toll-free at 1-888-887-3224 or (TDD/TTY) 1-866-591-2908.





Understanding Your Benefit Limits

It's important to remember the rules and limits of your CoverTN health plan. The chart below highlights some of them. For a complete listing, review the Summary of Benefits that came with your new member materials.

You can also find this information at bcbst.com. Just go to the Plan Options tab at the top of the page. Then choose Cover Tennessee from the drop-down menu.

CoverTN Rules and Limits		
Benefit	Plan A	Plan B
office visit – primary care doctors*	12 visits per year \$15 copay	12 visits per year \$20 copay
office visit – specialists	5 visits per year \$15 copay	6 visits per year \$20 copay
non-surgical outpatient visit (does not include annual preventive mammogram)	3 visits per year	3 visits per year
surgical outpatient visits	2 visits per year	2 visits per year
inpatient facility charges	\$10,000 maximum per year \$100 copay	\$15,000 maximum per year \$100 copay

*Must see a Primary Care Physician (PCP) – A Primary Care Physician includes: Internal Medicine, OB/GYN, Family Practice, General Practice, and Nurse Practitioner.

Please note: "Annual" or "per year" is calendar year, January – December.

To learn more about the rules and limits of your health plan, go to bcbst.com or call Member Services toll-free at 1-888-877-3224 (TDD/TTY 1-866-591-2908). Or, refer to your Member Handbook.

Monthly Claims Statement

Keep in mind that you can check the status of your limits on your Monthly Claims Statement (MCS). This explains what was paid, to whom and for what. It also includes a section showing your status in meeting

deductibles and reaching out-of-pocket maximums. A statement will only be sent if you have claims activity in the 28-day period that the statement covers. If you have no claims activity, no statement will be mailed.



Need Maternity Coverage?

Maternity services are not included as a benefit under CoverTN. So, follow these steps:

- Contact CoverKids as soon as you know you are pregnant. CoverKids will determine if you are eligible for TennCare OR HealthyTNBabies during your pregnancy. The CoverKids Customer Service toll-free number is 1-866-620-8864.
- If you are eligible for HealthyTNBabies, you must keep your CoverTN coverage throughout the pregnancy. CoverTN would continue to cover services not related to the pregnancy. If you drop your CoverTN coverage, you

- may no longer be eligible for HealthyTNBabies.
- If you are eligible for TennCare, you do not have to remain enrolled in CoverTN, since TennCare covers all services during the pregnancy. However, you may choose to remain enrolled to avoid a future break in coverage.

Once the pregnancy has ended and you (as a former CoverTN woman) are no longer eligible for TennCare, you may contact CoverTN to request to be reenrolled in CoverTN. The Member Services toll-free number is 1-888-887-3224 (TDD/TTY 1-866-591-2908). Your effective date in CoverTN will be

based on the date the enrollment form is processed. So, reenroll as soon as your pregnancy ends. That way, you can avoid a break in coverage.

Payment Options Changing

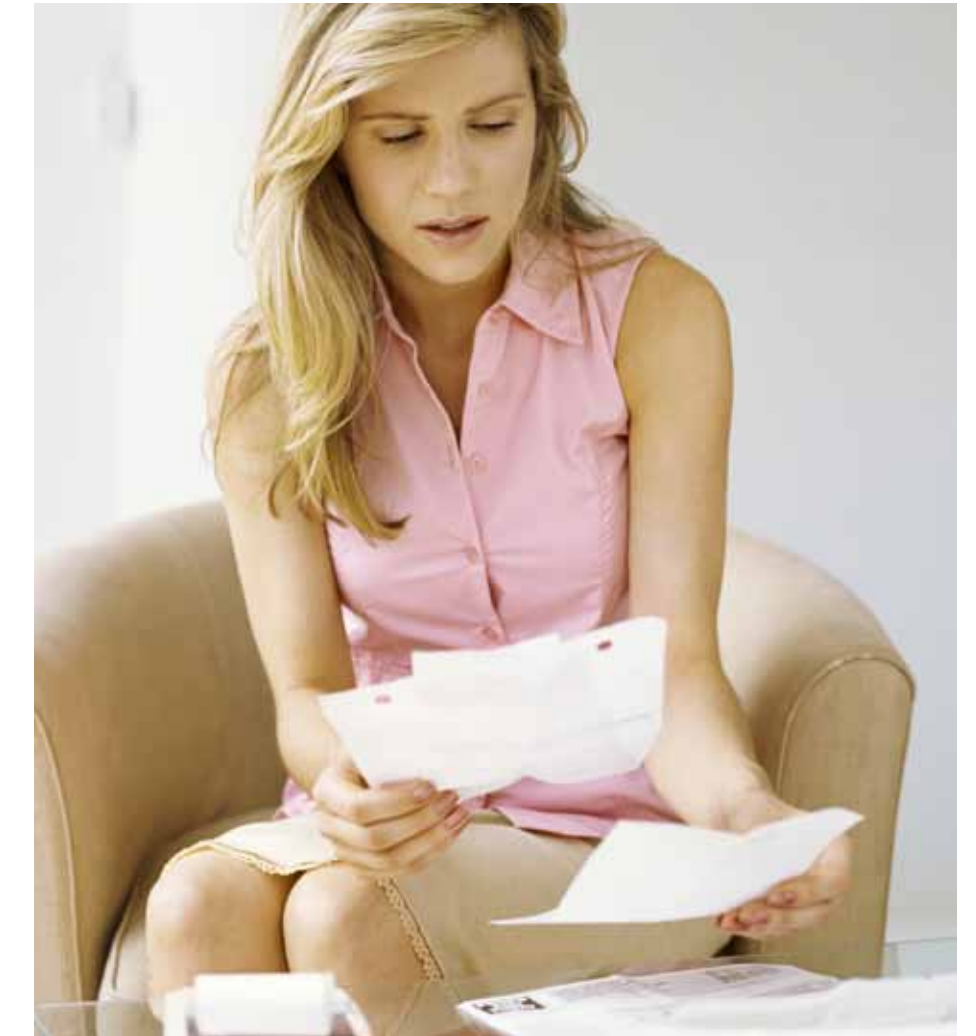
Starting Jan. 1, 2012, BlueCross BlueShield of Tennessee will no longer accept credit/debit cards as an option for one-time or recurring payments of premiums. However, the automatic bank draft and payment by mail options will still be available. To change your payment option, call Member Services toll-free at 1-888-877-3224 (TDD/TTY 1-866-591-2908) or log into BlueAccess at bcbst.com.

Other Insurance Coverage

Please note that you may still be able to keep CoverTN if you pick up certain other kinds of health insurance after becoming effective for CoverTN. However, you must let us know about any other coverage you may have. When you do this, you help us keep accurate records for you and pay your claims correctly and quickly. Delayed or missing information may affect the payment of your claims.

These are examples of types of policies that are NOT considered other coverage:

- long-term care policies
- cancer or disease-specific coverage
- liability insurance (This includes medical payments in an auto policy.)
- "fixed indemnity" (This type pays you a set dollar amount if certain events take place. For instance, a plan that pays you \$250 for each day you spend in the hospital.)
- nursing home coverage
- accident or disability only coverage
- some short-term policies



To let us know about other coverage, simply call Member Services toll-free at 1-888-887-3224 (TDD/TTY 1-866-591-2908). Upon notice, your CoverTN may

continue as a secondary coverage until the expiration of any pre-existing condition waiting period on the other coverage.



Get Your Flu Shot!

The flu is nothing to sneeze at. The Centers for Disease Control and Prevention (CDC) reports that flu-related deaths range from a low of about 3,000 to a high of 49,000 people each year.

That's why it's important to get a flu shot every year. If you haven't gotten one yet, call your doctor to schedule one. It's not too late. With flu season often running well into spring, a flu shot in December, January, or even February may still be worthwhile. Flu shots are covered as a preventive service under CoverTN. For more information about this service and others, call Member Services toll-free at 1-888-887-3224 (TDD/TTY 1-866-591-2908).