



Looking for a Provider or Hospital?

CoverTN uses providers in Network V. You can find this letter of your provider network on the front of your Provider Directory and member ID card. If you go to a provider outside the network, no benefits will be paid unless it's an emergency.

This online directory also lets you search for health professionals and facilities by plan type, name, specialty, gender, or location. Plus, you can find out if your current doctors are in your provider network and look for other network doctors where you live.

Finding providers

Anyone can search for providers and hospitals.

- Go to bcbst.com.
- Choose the "Find a Doctor" tool on the home page.
- Select "Begin your search!"
- In the Provider Finder box, enter your location and any other required information.
- Click on the name of CoverTN's provider network.
- Use the drop down menus to further customize your doctor and/or hospital search.

Other ways to find providers

If you don't have Internet access, call Member Services at 1-888-887-3224. A rep will search the Web for you using the criteria you provide and then give you the results. You can also find participating providers by looking them up in your printed Provider Directory. Keep in mind that Member Services is the best way to find out the latest information, since provider lists are subject to change.

Update Your Personal Information

We can serve you best and reach you with important information about your benefits and coverage when our records about your personal information are kept up-to-date. If your mailing address or telephone number has changed, please report this to us as soon as possible.

If you maintain residency in another state along with your Tennessee residency, please let us know. This could impact you receiving timely information. To report changes, call Member Services at 1-888-887-3224.

Testimonial

Here is a recent comment a happy CoverTN member made to Member Services Rep Kennettra Moore:

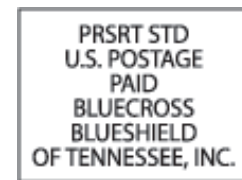
From Virginia Singleton of Jackson, TN:

"I have been very satisfied with CoverTN. I'm going on Medicare next month and really wish I could keep it. CoverTN has been a lifesaver for me, especially last year when I had to have emergency gall bladder surgery. I would recommend this insurance to anyone."

10-2821 (8/11)



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

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association. *24/7 Nurseline and Health Information Library are independent companies or services of independent companies serving CoverTN members. The information provided in this newsletter is not meant to take the place of your doctor's advice. This document has been classified as public information.



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

Open Enrollment Period Time to make updates!

CoverTN would like to remind you to review your current health coverage during the upcoming open enrollment period. The annual open enrollment period for your 2012 benefits begins October 1 and ends October 31.

This is the perfect time of year to switch health plans and/or report changes in your health information, such as weight and/or use of tobacco products. Changes in your health information may change the premium you pay. Spouses of current members may also enroll during this time.



Information on how to make changes will be available in your open enrollment packet that BlueCross BlueShield of Tennessee (BCBST) will mail to you in September. Change forms are due to BCBST by October 31.

If you decide not to make any changes to your benefit plan and/or health information, you do not need to do anything. Your benefits will automatically renew on Jan. 1, 2012.

Good news for 2012!

There are no benefit or premium changes for Plan A or Plan B for the upcoming year.

Questions?

If you have questions about open enrollment, call Member Services at 1-888-877-3224.

Don't miss out on your opportunity to make changes!



Payment Options Changing in 2012

Effective 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, our other convenient payment options will still be available. Those options include:



- **Automatic Bank Draft:** Enjoy the convenience of electronic bank draft payments.
- **Payment by Mail:** Simply return the premium remittance form of your monthly paper bill with your payment by the stated due date to this address:
BlueCross BlueShield of Tennessee
Membership/Billing – CoverTN 4.3
1 Cameron Hill Circle
Chattanooga, TN 37402-9988
Fax 1-866-636-0161

You may change your payment preferences anytime by calling Member Services at 1-888-887-3224 or logging in to BlueAccess at bcbst.com. You may also call Member Services for more information about the payment option changes.

Heads Up

2012 benefit materials coming soon

New CoverTN benefit materials for 2012 will be mailed to members in November. Each packet will include a Member Handbook (Plan A or Plan B), Provider Directory, and Prescription Drug Program Guide. Please

keep your copies in a safe place and refer to them often. The materials are also available at bcbst.com. To order a replacement of any of these documents or your member ID card, call Members Services at 1-888-887-3224.

Safety and Quality of Care and Service

The safety and quality of care and service that you receive as a CoverTN member is important to you – and to us. That’s why BlueCross BlueShield of Tennessee (BCBST) has a Quality Improvement Program (QIP) that is evaluated each year for:

- quality of care and services our members receive
- appropriateness of care our

members receive, and

- access to providers

A few well-known outside quality groups have recognized BCBST’s QIP among the top of its class:

- “Excellent” rating and full accreditation – *National Committee for Quality Assurance (NCQA)*.
- Full accreditation for Case

Management and Consumer Education and Support programs – *Utilization Review Accreditation Commission (URAC)*.

Want to find out more about QIP?

Please send requests to: BlueCross BlueShield of Tennessee
Attn: Quality Management CH2.4
One Cameron Hill Circle
Chattanooga, TN 37402

Stop Your Bank, Credit/Debit Card Draft Before It’s Too Late

If you are set up on bank draft or credit/debit card draft through the end of 2011, your account is drafted on the first business day of each month. If the bank draft or credit/debit card payment information changes, or if you need to cancel your draft, BlueCross BlueShield of Tennessee (BCBST) requires a 30-day notice prior to the expected date of change or cancellation of your bank or credit/debit card payment draft. If this information is not received within 30 days of the change or cancellation date, the account could be drafted in error. If this happens, you will be charged a fee for any draft not honored by your financial institution. Please mail or fax the change or cancel letter to:

BlueCross BlueShield of Tennessee
Membership Administration – CoverTN 4.3
1 Cameron Hill Circle
Chattanooga, TN 37402-9988
Fax 1-866-636-0161

As a reminder, credit/debit card drafts will no longer be accepted by BCBST beginning Jan. 1, 2012.

Protect Yourself and Those Around You

Schedule your flu shot today

While flu season doesn’t kick into high gear for another couple of months, it’s not too early to start planning for your annual flu shot.

The flu is a contagious illness caused by influenza (flu) viruses. It can cause mild to severe illness and even death. Some people are at higher risk for serious flu complications. So, the best way to prevent getting the flu is to get a flu shot every year.

Flu shots don’t cause the flu

But they can help your body fight the flu if you’re exposed to it. Every year there is a different strain of flu, so every year you need to get a flu shot.

Who should you get a flu shot this season?

The Centers for Disease Control and Prevention recommends that everyone six months and older get a flu shot. If you have questions about whether or not you should get one, speak with your doctor.

Simple everyday actions can help prevent the spread of the flu

- **Avoid close contact with people who are sick.**
- **Stay home if you’re sick.**

- **Cover your mouth and nose when coughing and sneezing.** Cough or sneeze into a tissue or the inside of your elbow. Think of germs spreading like wet paint on your hands. And be careful not to touch your eyes, nose and mouth.
- **Take care of yourself.** Get plenty of sleep, exercise, manage your stress, drink plenty of fluids and eat healthy foods.

Keep in mind that you can schedule your annual physical at the same time as your flu shot. CoverTN pays 100 percent of the cost for physicals and certain other preventive services. Preventive benefits do not count toward CoverTN’s annual limits. Flu shots are available for a regular doctor copay in the event you’ve already had a physical this year. Find out more about your benefits by calling Member Services at 1-888-887-3224. You may also call this number for help finding a doctor or making an appointment.

Everyone needs protection. So, call your doctor today to make an appointment for your annual flu shot!

Sources:
Flu.gov website: www.flu.gov/news/blogs/blog20100222.html
Centers for Disease Control and Prevention website: www.cdc.gov/flu.



Member Rights and Responsibilities

CoverTN members have certain rights, responsibilities and expectations. Information on Member Rights and Responsibilities is available online at bcbst.com. Or you can request a printed copy by calling Member Services at 1-888-887-3224. Questions? Just call Member Services or visit bcbst.com.

How Your Personal Information is Kept Private

Want to know how CoverTN keeps your non-public personal information private? Check out BlueCross BlueShield of Tennessee’s Notice of Privacy Practices at www.bcbst.com/about/legal/hipaa/HIPAA_privacy/, or call the Privacy Office at 1-888-455-3824. You should have received a Member Handbook that included this Notice. The Notice is part of a federal law. The law went into effect in 2003. Protecting health information is an important part of this law.

When You Have Diabetes

Join your health care team in managing your condition

Don’t sit on the sidelines of life because of your diabetes. Become a player in managing your condition and be on top of your health care game.

Stay informed and get the special tests and screenings that are recommended by the American Diabetes Association. Your doctor will be able to help you manage your condition and help you feel better. Your doctor is your partner. He or she supports your work toward successful diabetes self-management and good health to help you avoid the health problems that can come with poorly controlled diabetes.

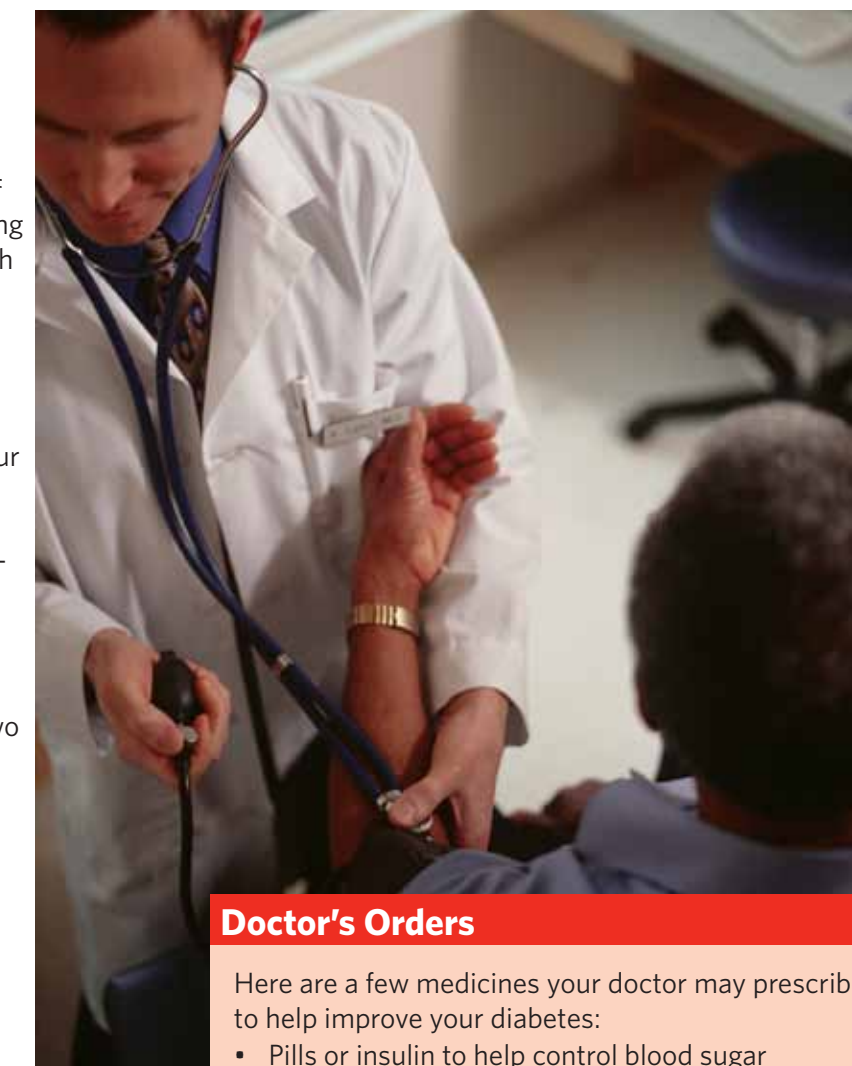
- **A1C blood test.** Get this test at least two times per year. Goal: less than 7.
- **Low-density lipoprotein (LDL) check.** Get this cholesterol check at least one time a year. Goal: less than 100.
- **Kidney function urine test.** Have this test at least one time a year.
- **Blood pressure.** Get this checked at every doctor’s visit. Goal: lower than 130/80.
- **Dilated retinal (eye) exam.** Have this test done every year.

Your doctor may also teach you how to care for yourself on a daily basis. You might learn:

- How to inspect and care for your feet to prevent infections from blisters and scrapes.
- How to get moving, using physical activity to maintain a healthy weight and help keep your blood sugar down.
- How to eat healthy with the advice of a registered dietitian.

Together, you and your doctor can win in the game against diabetes and improve the quality of your health and your life.

Source:
American Diabetes Association website: diabetes.org



Doctor's Orders

Here are a few medicines your doctor may prescribe to help improve your diabetes:

- Pills or insulin to help control blood sugar (**Important reminder about insulin:** Insulin and other certain prescription drug formulary diabetic brand drugs are not subject to the calendar quarterly payment limit of \$250 under CoverTN Plan A or the quarterly limit of \$75 under CoverTN Plan B. This is the case only when you purchase these drugs at an in-network pharmacy. Brand drugs purchased from an out-of-network pharmacy are not covered.)
- Blood pressure medicine to help control your blood pressure
- Cholesterol medicine to help lower your risk of heart disease
- Special medicine to help prevent kidney problems (ACE or ARB medications)

Be sure to take all the medicines the way your doctor tells you to.

Source:
American Diabetes Association website: diabetes.org