



of Tennessee

plans for better health. plans for a better life.™

1 Cameron Hill Circle
Chattanooga, TN 37402

bcbst.com

December 2009

Dear Metro Government Plan Member:

Welcome to your 2010 health plan provided by Nashville Metro Government and administered by BlueCross BlueShield of Tennessee (BCBST). We want to outline for you some of the changes in the medical plan for 2010 and a few of the many ways to use your medical plan to help you understand health care and how to become healthier.

Enclosed is your new medical ID card that should replace your current card. If you need additional cards for covered family members, please order them online at www.bcbst.com in the secure BlueAccess pages or call 1-800-367-7790.

Outlined below are the various options you have to purchase prescriptions through your Metro Government PPO Medical Plan.

Two retail pharmacy networks:

- (1) **RXO4 (Network).** This is the same pharmacy network you use today where you can purchase a one-month prescription (up to a 34-day supply). You will continue to use this same pharmacy network in 2010.
- (2) **Home Delivery Retail Network.** This is the new pharmacy network where you may purchase a 35 to 102 day supply for most drugs. This network includes Walgreens as well as CVS, Krogers, Publix and Walmart retail stores. To find which retail pharmacies participate in this network, please go to the dedicated Web page for Metro Government at www.bcbst.com/members/metro-gov or call 1-800-367-7790.

Mail order. There are now two mail order companies where you may purchase a 35- to 102-day supply of a prescription and have it delivered to your home. These two companies are Caremark and Walgreens. To begin mail order service, contact:

Walgreens at 1-877-380-8077 or go online to: www.walgreensmail.com or contact CVS Caremark Mail Service at 1-877-683-6837 or go online to www.caremark.com

Specialty Pharmacies. Walgreens Specialty Pharmacy has been added to the current three (3) companies where you can purchase specialty drugs. These high-cost medications are used to treat chronic and serious conditions, such as hepatitis C, multiple sclerosis, with many administered by physicians. To get more information about these drugs and the other participating providers, please see our Web site at www.bcbst.com/learn/pharmacy.

Medical Plan (PPO) Changes -- The Metro Employee Benefit Board has announced the following changes to the PPO Plan effective January 1, 2010. These changes were outlined for you in the recent annual enrollment materials.

- Prescriptions drugs. Generic drug copays will continue to be \$10 (for a one-month supply). The copay for brand name drugs will change to \$25 (for a one-month supply). You may purchase a three-month supply for the cost of two copays (equal to \$20 for generics or \$50 for brand names) at pharmacies participating in the Home Delivery Retail Network.
- Emergency Room Copay. The ER copay will increase to \$100. If you go to an emergency room in a PPO participating facility, your copay cost will be \$100 plus 20% of the discounted charges. If you visit an ER of a non-participating facility, your costs will be a \$100 copay plus 40% of the maximum allowable charges after the deductible. The \$100 copay will be waived if the member is admitted to the hospital.
- Physician Copays. There is a \$20 copay for primary care physician visits to pediatricians, family and general practitioners, internists and gynecologists and a \$30 copay for specialist visits. In addition to the copay, you are still responsible for your 20% coinsurance of discounted charges at participating providers and 40% of the maximum allowable charges after the deductible if the provider is not part of the BCBST PPO Network.

Because of changes in federal laws, the daily and annual limits that currently apply to behavioral health benefits (mental health and substance abuse) will be removed for 2010.

If you have any questions about these changes, please contact a consumer advisor at BlueCross BlueShield of Tennessee by calling 1-800-367-7790.

Unchanged for 2010 are the many programs and resources available to you through BlueCross BlueShield of Tennessee, such as Custom Care Solutions, retail pharmacy clinics, Nurseline and BluePerks (for discounts). Please visit the dedicated Web page for Metro Government at www.bcbst.com/members/metro-gov for more information.

Custom Care Solutions – If you have complex health issues, Custom Care Solutions can assist you and your doctor in improving your health and effectively managing any medical conditions. The program is offered to you at no extra cost, and it is your choice to join. You can call 1-800-225-8698, ext. 7086, today to get started.

Retail (Pharmacy) Clinics -- There are medical clinics located in pharmacies that are participating in the PPO Provider Network. These clinics are quick, conveniently located and less expensive than many other medical settings such as a hospital ER. You may receive treatment at these facilities for sinus infections, minor illnesses, minor injuries and vaccinations. Retail clinics available to you in the PPO network include: Minute Clinics inside select CVS Pharmacies; Take Care Clinics at select Walgreen's; and the Little Clinic in Kroger stores.

Nurseline – By calling Nurseline, you can speak confidentially to a registered nurse 24/7/365 to help you decide what kind of care you need, no matter what the health concern – saving you time, money and worry. Call 1-800-818-8581.

BluePerks -- This program provides you with discounts of up to 50% on some services not covered under your medical plan such as massages, cosmetic services, personal trainers, LASIK corrective vision surgery and vitamins. Details are on the BCBST Web site.

Please review these changes carefully and take advantage of the health-improving features your 2010 health benefit plan has to offer. Let's make 2010 the Year of Good Health for all Metro employees, dependents and pensioners.

Best of health,
BlueCross BlueShield of Tennessee