



Welcome to Blue Network PSM

We're so glad to have
you as a member.





Thank You for Letting Us Be Your Partner in Health

We're right here to support your overall health. This welcome guide gives you the basics about Blue Network PSM and how to use your insurance. Together, we'll help you get the most out of your plan.

We're here to help. [1-800-558-6213](tel:1-800-558-6213)

We Offer Help in 150 Different Languages

If you'd like help in a language other than English,
just call **1-800-558-6213**.

¿Tiene preguntas? Tenemos las respuestas. Tenemos representantes de servicio al cliente que hablan español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el número **1-800-558-6213**. Presione "1" para preguntas sobre seguro médico o "2" para seguro dental.

Let's Get Started

- 1** Set up your online account if you haven't already.
- 2** Get familiar with your plan benefits.
- 3** Check out the extras available to you.
- 4** Know where to go when you need care.
- 5** Talk or chat with us if you have questions or need help.

1

Setting Up Your Online Account

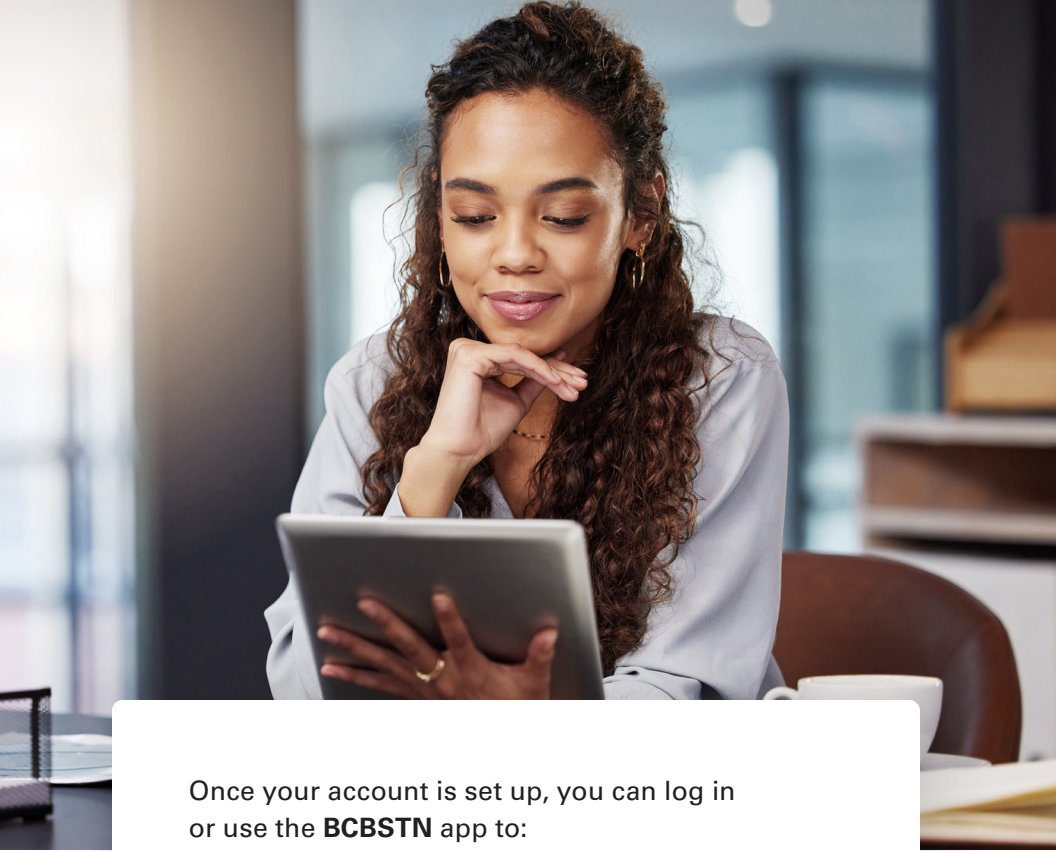
You can set up your account quickly with your Member ID card. Grab your ID card from this packet so you have your Group Number and Subscriber ID ready.

Then, visit **bcbst.com/welcome** on your computer or smartphone. Choose **Register Online Account**, then use the information on your Member ID card to get started.

Remember, you can use the same username and password on the website and the **BCBSTNSM** app.



You can also scan this QR code with your smartphone's camera to set up your account.



Once your account is set up, you can log in or use the **BCBSTN** app to:

- › See everything your plan covers.
- › Access your digital member ID card.
- › Find providers in your network.
- › Estimate the cost of care.
- › Chat with us.
- › Enroll in paperless and email outreach.
- › Tell us whether you have any other insurance. This information helps us pay your claims correctly and on time.



2

Understanding Your Plan

Medical Care

Your plan includes medical benefits for doctor visits, specialists, hospitals, emergency care and more.

Preventive Benefits

You can get preventive care like annual wellness exams, mammograms and immunizations. You pay no copay, deductible or coinsurance for eligible in-network preventive care.

Blue Distinction

The Blue Distinction Specialty Care® program helps you find high quality options for your specific needs. Blue Distinction Centers and Blue Distinction Centers+ provide better patient results in many specialties.

Learning About Your Extras

Alight

If you have a serious medical condition or are considering treatment options, you can get a second opinion from a team of experts.

Hinge Health

You and your eligible family members can get help for back, joint and muscle pain with personalized exercise therapy from the comfort of home.

Member Discounts

Our member discount program helps you save on health-related purchases like eyewear, nutrition programs, gym memberships and fitness gear.

Identity Protection

Your benefits include Experian Identity protection services at no extra cost to you. These services help keep your personal information safe.

Diabetes Prevention Program

If you're eligible, you can enroll in the diabetes prevention program for healthy living tips, health coaching and more.

Teladoc™ Health

Teladoc Health lets you talk to doctors by phone or video chat for non-emergency care, 24/7.

Know Where to Go for Care

| Where? | Why? |
|--|--|
| Primary Care Provider | For routine, non-emergency care, try your PCP first. A PCP gets to know you and your health needs and can coordinate your care with other providers. |
| Provider-Based Telehealth | Some providers offer telehealth visits for the same cost as an office visit. Just make sure they're in your network. |
| Teladoc Health | Get access to virtual health care services, 24/7. |
| Urgent and Retail Convenient Care | These are quick options when you can't go to your PCP and it's not a life-threatening emergency. |
| Emergency Room | Go to the ER when you need care for a life-threatening medical emergency. |

Visit [bcbst.com/helpfulvideos](https://www.bcbst.com/helpfulvideos) or scan the QR code to the right for tips on estimating care costs, understanding claim summaries and more.





Important Tips for Getting Care

Save More by Staying in Network

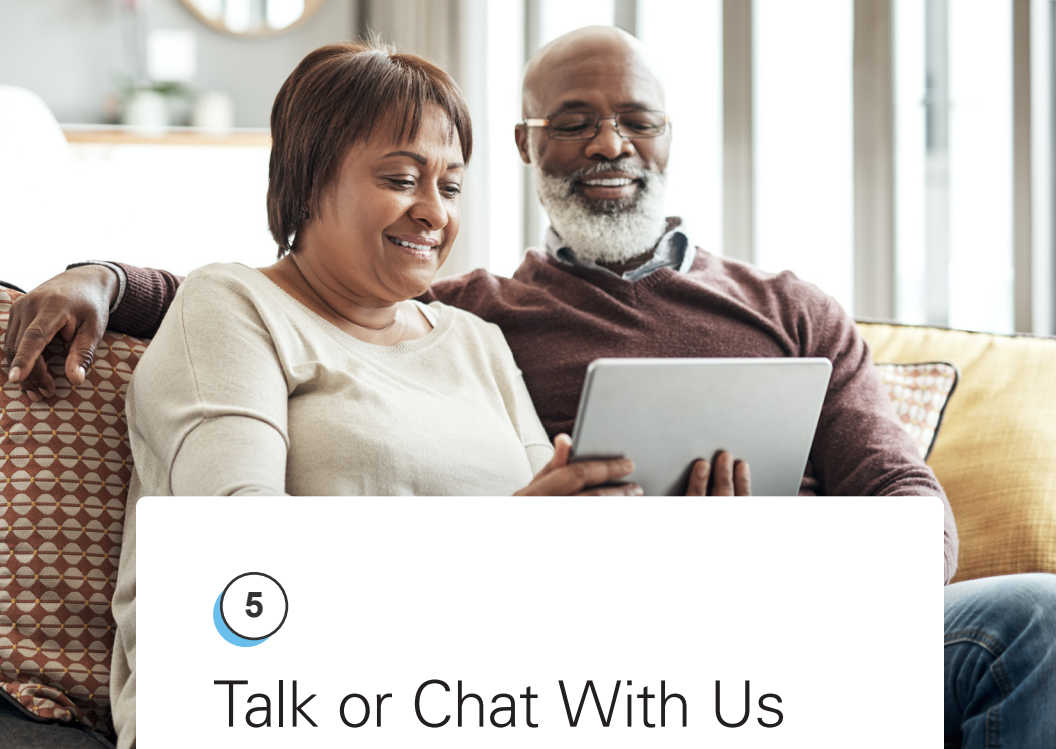
Providers in your network have agreed to special pricing for your care, which saves you money. You'll pay more if you see a provider outside of your network, but in a true emergency, go to the nearest ER. You will receive in-network benefits for emergency care.

Care Outside of Tennessee

Your coverage goes wherever you go when you choose a provider in the BlueCard® PPO network. It includes nearly 95% of providers in the U.S. and providers in nearly every country around the world.

Prior Authorizations

Before you get care, it's a good idea to make sure your plan covers it. If something needs approval, your provider will need to check with us before you get the care so you don't have to pay unexpected costs. Emergency care does not require prior authorization.



5

Talk or Chat With Us

Get support and answers to help you use your benefits. Log in to the **BCBSTN** app or try one of these other options.

We're here for you:



Online: bcbst.com/tn_state

Log in to manage your account, 24/7.



Chat: You can chat with us online, too. Just log in to get started.



Phone: 1-800-558-6213

TTY: 1-800-848-0298

7 a.m. to 5 p.m. CT (8 a.m. to 6 p.m. ET),
Monday through Friday

Visit bcbst.com/tn_state/resources to see your provider directory and other important plan documents online.

If you need paper versions of your directory or handbook, scan the QR code below with your smartphone's camera. Printed directories are more than 1,000 pages long.



Member Handbook and/or Directory Request

Please send me a printed copy of the following:

- State of Tennessee Blue Network PSM provider directory.*
- State of Tennessee Member Handbook

Please clearly write out your information below:

Name _____

Address _____

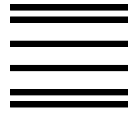
City _____

State _____ ZIP _____

* I understand that a printed directory is only current as of the date of printing. To view and print the most up-to-date version of the full directory, a customized directory, or a handbook, please visit bcbst.com/members/TN_state.

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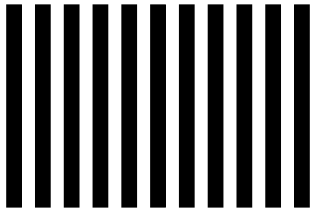
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 FIRST-CLASS MAIL PERMIT NO. 692 CHATTANOOGA, TN

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BlueCross BlueShield of Tennessee | 1 Cameron Hill Circle | Chattanooga, TN 37402 | bcbst.com

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ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالامجان.
 إذا كنت عضواً، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。
 若您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140 (聽障專線 (TTY) : 1-800-848-0298)。

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