

Welcome to Blue Network S™

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







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

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.
- Talk or chat with us if you have questions or need help.



Setting Up Your Online Account

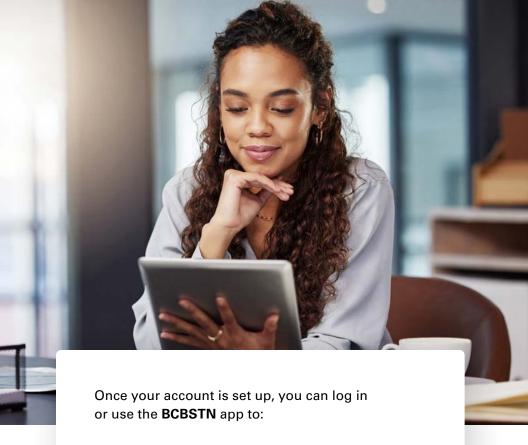
You can set up your account quickly with your Member ID card. Grab your ID card from this packet so you have your Group Number and Subscriber ID ready.

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 **BCBSTN**[™] app.



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



-) 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.





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** 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

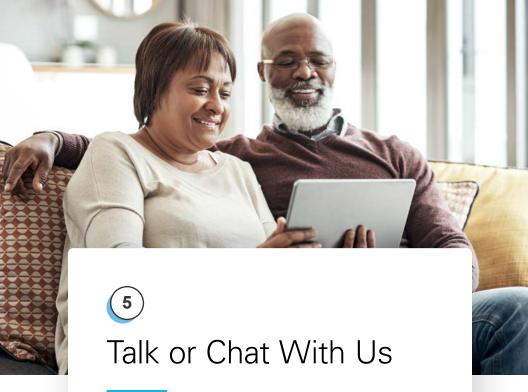
Providers in your network have agreed to special pricing for your care, which saves you money. You'll pay more if you see a provider outside of your network, but in a true emergency, go to the nearest ER. You will receive in-network benefits for emergency care.

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.



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.



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Member Handbook and/or Directory Request

Please send me a printed copy of the following:

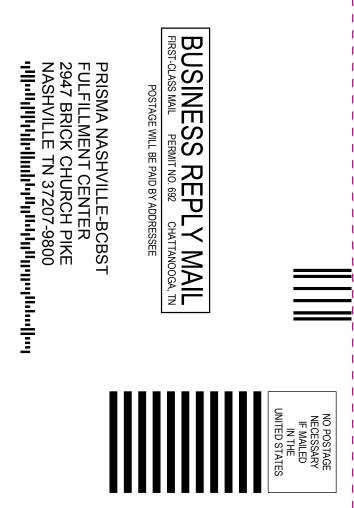
- ☐ State of Tennessee Blue Network S™ provider directory.*
- ☐ State of Tennessee Member Handbook

Please clearly write out your information below:

			ZIP
Name	Address	City	State

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

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BlueCross BlueShield of Tennessee

1 Cameron Hill Circle | Chattanooga, TN 37402 | bcbst.com

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لمروطة إذا كلنت تتحدث أذكر اللغة، فإن خدمات المساعدة اللغوية تترافر لك بإلمجان. إذا كلت عضرًا، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية المضو أو بالرقم 1940-565-800-1 (الهاتف النصي: 298-848-988).

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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