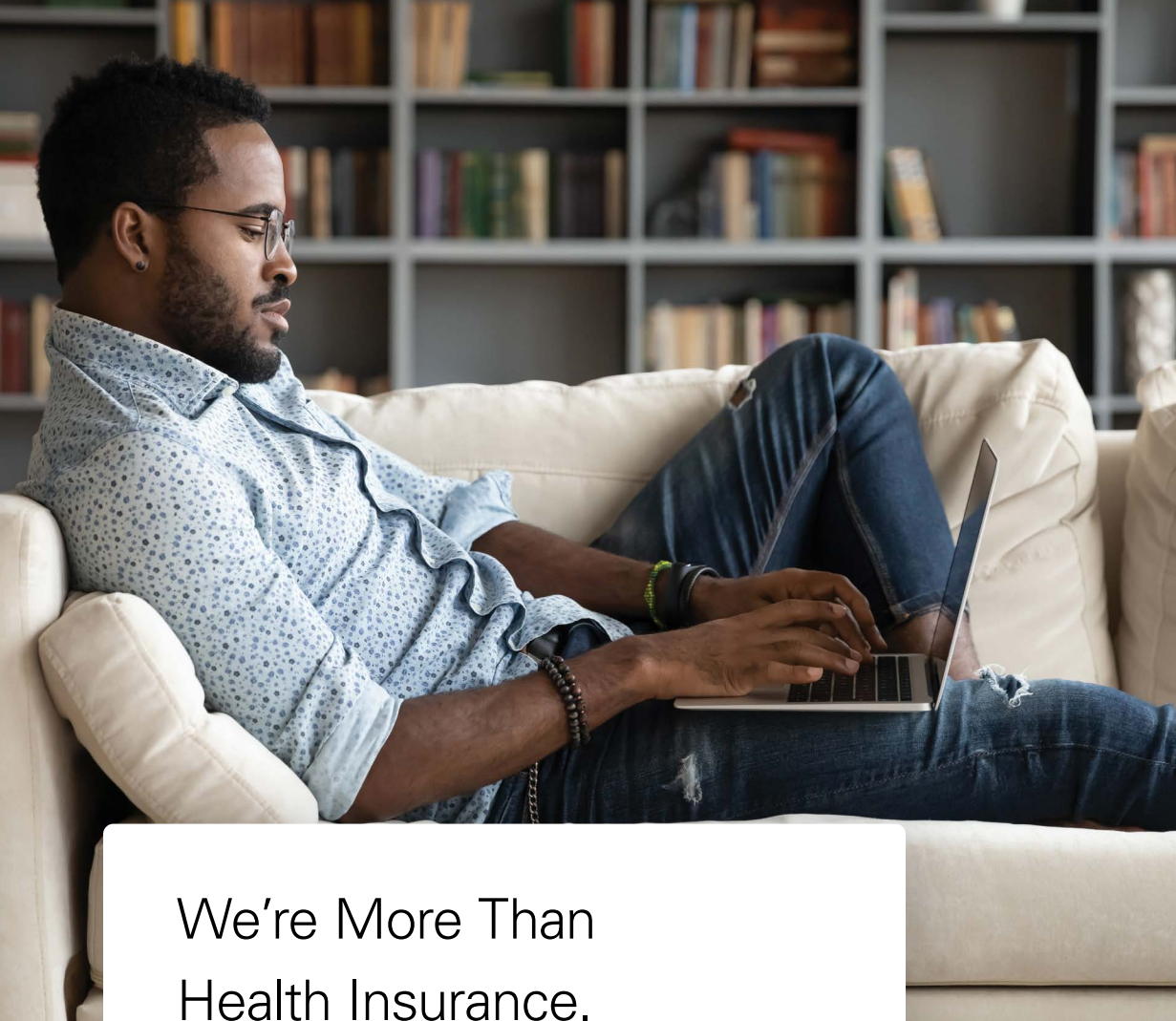




Your Plan, Your Choice

We'll help you understand your benefit options with this guide.



We're More Than Health Insurance.

No matter where you are in life, we're right here for you. That's why we offer two network choices to help meet your health needs. Our Member Care Team is here to support you every step of the way. We'll walk you through your options so you can make the best choice.

Here's a Quick Network Overview.

- › **Blue Network SSM** is a large network that gives you high-quality, cost-effective care.
- › If your provider isn't in Network S or you need more care options, **Blue Network PSM** connects you with a few more doctors and hospitals for an added cost each month.
- › Both let you see a national network of providers through our **BlueCard[®] PPO** network.

Not Sure Which Network To Choose?

We'll help you find out which network makes sense for you on the next page.

Let's Find the Right Network for You.

You can choose from Network S or Network P. Both networks cover more than 40,000 providers, but Network P is a little larger and costs more per month.



1 **Make a list.**

If you regularly use certain doctors or hospitals, make a list of them so you can see which networks they're in.

2 **Check the network.**

Visit bcbst.com/state-enroll and click "**Compare Networks.**" Then, click "**Network S**" or "**Network P**" to search for your preferred doctors and hospitals.

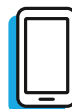
3 **Compare premiums.**

Network P premiums cost more each month than Network S. But the cost might be worth it if your preferred doctors and hospitals are **only** in Network P.

Review your choice carefully — you'll be in the same network for the full plan year.

Did You Know You Can Take Your Benefits With You?

The BlueCross BlueShield Global® Core program lets you see doctors around the world. Visit bcbsglobalcore.com.



Get In Touch

We're here if you need help. Just give us a call at **1-800-558-6213**, 7 a.m. to 5 p.m. CT, Monday–Friday.

You can also log in to bcbst.com/tn_state or the **BCBSTNSM** app to chat with us.



Extras That Make a Big Impact

You have access to programs and resources that can support you. See more at [bcbst.com/tn state](https://bcbst.com/tn_state).



Member Discounts

Our member discounts 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.



Expert Medical Opinion

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



Telehealth

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



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.



Diabetes Prevention Program

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

Explore plan options.

Learn more about your plan options, networks and benefits by [clicking here](#).

BlueCross BlueShield of Tennessee

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

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For TDD/TTY help call 1-800-848-0298.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association

BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بلامجان.
إذا كنت عضوًا، 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)。