Your Guide To
Blue Benefits
# Table of Contents

**Welcome to BlueCross BlueShield of Tennessee**
- Information about our website – bcbst.com ........................................ 1
- Customer service by phone ............................................................... 1

**Know the Basics About Your Health Plan**
- General information about your member ID card .......................... 2
- Member ID card tips ................................................................. 2
- Member ID card example ........................................................... 2

**Find a Doctor or Hospital**
- How to find a doctor at bcbst.com ............................................. 3
- Request a provider directory ....................................................... 3
- Know your BlueCard® PPO ....................................................... 4
- BlueCard PPO helps you save money ......................................... 4
- Advantages of using network providers ........................................ 4
- BlueCard PPO Out-of-Network savings example ......................... 4

**Prior Authorization – Check With Us Before a Hospital Admission**
- Program admission details ......................................................... 5
- Services requiring prior authorization .......................................... 5

**Health Care Resources at Your Fingertips – bcbst.com**
- bcbst.com basics ........................................................................... 6
- How to register for BlueAccess® – secure member pages .......... 7
- How to log-in to BlueAccess – secure member pages ............... 7

**Wellness – Tools and Programs for Better Health**
- BlueCross Wellness basics ......................................................... 8
- Personal health analysis ............................................................... 8
- Consumer Health Tools .............................................................. 9
- Self-Directed Coaching ............................................................ 9
- WalkingWorks program ............................................................. 9
- BluePerks discount program .................................................... 9

**Health Care Coverage – Across the Country & Around the World**
- BlueCard® – Coverage in the United States ............................... 10
- BlueCard Worldwide® – Coverage outside the country ........... 11

**Monthly Claims Statements, EOBS and Medical Bills**
- Explanation of benefits ................................................................ 12
- Paperless statements & EOBS .................................................... 13
- Monthly claims statement .......................................................... 14
- Recognize and avoid unnecessary charges ............................... 15
- Steps to take if you are balance billed ..................................... 15
- Check your medical bills ........................................................... 15

**Precious Cargo** ....................................................................... 16
- Healthy Focus Health Coach ..................................................... 17

**Other Resources**
- Your Rights and Responsibilities ............................................... 18
- Be Assured of Fair Decisions About Care ................................ 18
- Your Federal Rights Under the Women’s Health and Cancer Rights Act ......................................................... 18
- Insurance Terms and New Medical Technologies ................. 18
- Find Forms You Need ............................................................... 18

**Facebook, Twitter and BlueVoice®** ......................................... 19
member service in a Different Language

Do you need member Service Assistance in a language other than English?

For help in Spanish, please call: 1-866-636-0164

Press 1 for medical assistance.
Once connected with the Member Service area,
a translator will be contacted to assist with questions.

You can access other language services by calling 1-800-565-9140 or the Member Service number given to you by your employer. The services provide over-the-phone interpretation in 150 different languages.

Hablemos Español

Para la ayuda del cliente en español, marque por favor 1-866-636-0164. Presione 1 para médico. Una vez que estas conectado con el área de servicio de cliente, un traductor será contactado para ayudar con cualquier preguntas.

We’re Here to Help

Website: bcbst.com/members/UHS

Call Customer Service:
1-888-294-2839

(or the number your employer provides if you are a new member)

Monday – Friday, 8 a.m. to 8 p.m. Eastern Time

Mail:
BlueCross BlueShield of Tennessee
1 Cameron Hill Circle
Chattanooga, TN 37402-0001
Welcome to BlueCross BlueShield of Tennessee

You now have access to the most recognized and most accepted health plan in the nation. With a BlueCross BlueShield of Tennessee member ID card, you can easily access all the services and benefits that your plan provides. BlueCross coverage gives you more – more value, more security, and more personalized solutions for health and healing, life and living.

This guide was designed for UHS employees to help you navigate the basic elements of your health plan and best use its benefits. If you need to know specifics of your plan and how your coverage works, please refer to your employer’s Summary Plan Document.

If you have questions or need more information, you may:

- Visit our website, bcbst.com/members/UHS. Most BlueCross member services are available online and are available 24 hours a day, seven days a week. Use the quick and easy links to find a doctor, check your benefits or claim status, or take a personal health analysis to learn more about your health and wellness options from BlueCross.

- Call Member Service at 1-888-294-2839 if you have a BlueCross BlueShield of Tennessee ID number. If you have not yet received an identification number, call the number provided by your employer. Member Service is available Monday - Friday, 8 a.m. – 8 p.m. Eastern Time.
Know the Basics About Your BlueCross Health Plan

Your BlueCross BlueShield of Tennessee member ID card is accepted almost everywhere, giving you and your family an important health care advantage. Your card and member ID number empower you to receive all the services and benefits of your plan.

Your coverage is through the BlueCard PPO, a nationwide network. You also have BlueCard Worldwide that gives you access to doctors and hospitals almost anywhere in the United States or around the globe. See page 13 for more details about BlueCard.

Member ID Card Tips
- Always carry your member ID card with you.
- Protect it from misuse as you would a credit card.
- Show it whenever you visit a health care facility or receive medical services.
- Get a replacement if your member ID card is lost or stolen by visiting BlueAccess® member self-service on our website, bcbst.com, or by calling Member Service at 1-888-294-2839.

Your PPO Identification Card

Your name
Your ID number
Your group number helps identify you as a PPO member
Your Blue Network Letter identifies the health plan network in which you’re enrolled

Identifies you as a BlueCard PPO network member for receiving service across the U.S. and in other countries.
Copay amounts for various health care services

Provider instructions

Website
Member Service phone number
The number to call for mental health/substance abuse
Hospital prior authorization contact information
Find a Doctor or Hospital

As a BlueCross BlueShield of Tennessee member, you have many choices of doctors, hospitals and other facilities. You can locate providers in any BlueCross BlueShield network online at our website. You may also locate behavioral health, rehabilitation services or a host of other providers.

Find a Doctor tool at bcbst.com

1. Go to our website at bcbst.com
2. Locate Find a Doctor
3. Select Begin your search!
4. Click on Doctor/Medical Professional and find a provider by specialty (in my network)
5. Select the Specialty, populate the City and State, then populate the ID Prefix box with UKU to search for results

Other ways to find a doctor

The most current list of doctors, hospitals and providers is available at bcbst.com, but you can also find network providers by calling Member Service at 1-888-294-2839.
BlueCross Networks Help You Save Money

We have built our Blue Networks of providers to help you save on the cost of health care. Doctors, hospitals, and other health care facilities that participate in Blue Networks have agreed to accept lower fees for their services. Such discounts enable your health plan to cover a larger portion of the claims your providers submit.

Your PPO plan allows you to visit any doctor or hospital you choose, but visiting providers that are outside your network means you'll pay more out of your own pocket. When you use an out-of-network provider, you pay the difference in the provider’s billed charges and our maximum allowable charge. The amount can be substantial.

To get the greatest benefits from your health plan, always choose doctors and hospitals that participate in your provider network. When you use providers in your Blue Network, you get more in return:

- Higher benefits coverage
- Less out-of-pocket expense
- No claims paperwork to fill out
- Better provider knowledge of your plan requirements
- Available care 24 hours a day, seven days a week

When making an appointment with a provider, be sure to ask if the doctor or facility participates in your BlueCard PPO. Consider changing providers if your current health care providers are not in your plan’s Blue Network. If you are referred to a provider, you should ask if they participate in a BlueCard PPO. Do not assume that your doctor has referred you to an in-network specialist, hospital or other health care provider. Be sure to ask.

<table>
<thead>
<tr>
<th>BlueCard PPO vs. Out-of-Network – Stay Blue to Save Green</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care in the Blue Network:</strong></td>
</tr>
<tr>
<td>• You pay less money than you would for out-of-network providers.</td>
</tr>
<tr>
<td>• You receive all the benefits and services of your network plan.</td>
</tr>
<tr>
<td>• There’s no claims paperwork to worry about. (It’s all handled by the hospital or doctor’s office.)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Here’s an example of how you save money with in-network providers:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital bill: $20,000</td>
</tr>
<tr>
<td>BlueCard PPO discount: $8,000</td>
</tr>
<tr>
<td>Your PPO plan pays: $9,600 (or 80%* of the $12,000 maximum allowable charge)</td>
</tr>
<tr>
<td><strong>You pay only:</strong> $2,400</td>
</tr>
</tbody>
</table>

When you choose providers that are outside your Blue Network, your out-of-pocket expenses increase – sometimes significantly.

<table>
<thead>
<tr>
<th><strong>Here’s an example of how you pay more with out-of-network providers:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital bill: $20,000</td>
</tr>
<tr>
<td>BlueCard PPO discount: $0</td>
</tr>
<tr>
<td>Your PPO plan pays: $7,200 (or 60%* of the $12,000 maximum allowable charge)</td>
</tr>
<tr>
<td><strong>You pay:</strong> $12,800</td>
</tr>
</tbody>
</table>

Blue Network saves $10,400.

* Your actual plan coverage may be different from this example. Check your Explanation of Coverage.
Prior Authorization

Check With Us Before a Hospital Admission or Certain Services

The prior authorization program helps you get the most appropriate care for your health care dollar. Our trained registered nurses – under the direction of a physician – check and monitor medical services to help ensure you receive the most cost-effective care for your condition.

While no one looks forward to a hospital stay, there is comfort in knowing that if the time comes, your BlueCross coverage offers a wide range of hospitals and facilities where you can receive care. Make sure you get advance approval from BlueCross for:

Admission to a:
- Hospital
- Skilled nursing facility
- Rehabilitation facility

Before you begin or receive:
- A 23-hour observation stay
- Home health services
- Home infusion therapy
- Certain outpatient services (see bcbs.com for complete list)
- Certain durable medical equipment

Find Quality Hospitals with Proven Results for Complicated Surgeries

Blue Distinction® is an online tool that can help you make a smart, objective choice about your hospital or treatment center when a complicated surgery is required for you or someone in your family. You need the facts so you can make smart decisions about where to go for your specialty medical care.

Complicated surgeries – and their results – can vary significantly from one hospital to another. Blue Distinction is a special, quality-based designation given to certain hospitals nationwide that deliver proven results for quality care and treatment.

More than 1,600 Blue Distinction hospitals and treatment centers are available nationwide for these types of specialty care:

- Cardiac Care
- Complex and Rare Cancers
- Spine Surgery
- Knee and Hip Replacements
- Bariatric Surgery
- Transplants

Blue Distinction gives you the tools and resources you need to seek better overall results for complex surgeries, treatments and procedures. It’s easy to locate the Blue Distinction Centers near you with the Blue Distinction Center Finder (enter “Blue Distinction” into “Search” on bcbs.com) or you can call the toll-free customer service number on the back of your member ID card.
Health Care Resources at Your Fingertips – bcbst.com

BlueCross BlueShield of Tennessee is here to help you, and we can provide resources any day at any hour at bcbst.com. Nearly every member service is available to you at our website, so you can access it when it’s convenient to you. (Or you can talk to Member Service during business hours, if you prefer.)

At bcbst.com you will find quick and easy links to…

- Find an in-network doctor
- Take a personal health assessment
- BlueAccess
- Wellness Tools

BlueAccess – The Secure Gateway to Your Plan Specifics

From bcbst.com you can log into BlueAccess, the secure portion of our website. BlueAccess is personalized to display the specifics of your plan such as: benefits, coverage, claims, account balances, cost and quality tools, health programs and more.

Personalized, Organized & Detailed Information About Your Health and Health Plan

An informed consumer is a better consumer. Health care is no different. The consumer tools at bcbst.com are a great resource that can help you be a better health care consumer. Easy-to-use tabs enable you to navigate through and better understand the cost of care, make decisions about health care options and manage your plan choices.

- **Benefits & Coverage** – View the specific benefits of your health plan, see who is covered and order member ID cards.
- **Claims & Balances** – Review up to 18 months of claims history, see if you have met your deductibles and out-of-pocket limits for your plan, and see a quick summary of all health care expenses with a personal health statement.

- **Health & Wellness** – A variety of online tools are available to assess your health and help you maintain a healthy lifestyle. We offer you support to make good health decisions and develop healthy habits. There is also a Health Notes section to keep you informed about preventive medicine, seasonal illnesses and other health conditions. You can also take advantage of the WalkingWorks® tool that can track your steps and progress in your journey to better health.

- **Cost & Quality Tools** – Locate network providers in your area by distance, specialty and other criteria – even the languages they speak. Find out how much you can expect to pay for treatment of certain illnesses and view physician quality ratings based on the care patients received for certain conditions.

- **Manage Your BlueAccess Account** – This is the place to go if you need to change your e-mail address or how we communicate with you. If you want the convenience of online statements and more, we can do it. And we want your opinion about our service. Join the BlueVoice research panel where we will give you rewards when you give us feedback.
Want to Register for BlueAccess?

- Have your BlueCross member ID ready.
- Visit bcbst.com, go to the BlueAccess box on the right side of the page and click ‘Register now!’
- Select ‘Member’ and enter your information.
- In a matter of moments you’ll be able to view your personal BlueAccess page.
The BlueCross Wellness Plan is Your First Step Toward Better Health
Our Online Tools and Services Help You Get Healthy or Stay Healthy

We bring together wellness related services, programs and resources from across BlueCross BlueShield of Tennessee, helping you make positive steps toward better health and more informed choices about health care quality and spending. Best of all, the BlueCross Wellness Plan works with you before health risks grow into serious health problems.

Several wellness solutions are already mentioned in this guide, but also include:

• Personal Health Assessment that enables you to evaluate your current health risks
• Healthy Focus® Health Coaching to answer health questions
• WalkingWorks to help you start and maintain a regular walking routine
• BluePerks for discounted services not covered by your health plan
• Self-Directed Coaching available 24/7 for a variety of wellness topics
Member Wellness Site

The BlueCross Member Wellness Site offers an interactive way to stay on target with your wellness goals. Go here to take your Personal Health Assessment (PHA), communicate with your Personal Health Coach or access self-directed coaching 24/7. Other features include a food and exercise diary, trackers to monitor your progress and calculators to help with important health decisions.

Personal Health Assessment

Taking your PHA can be the first step toward a healthy future, and it’s easy to do. Take it online any time that’s convenient for you. Just answer a few questions about your health. After you enter your information, you will get an individualized wellness report that identifies recommended health goals and action steps. Your personal information is kept confidential. It will not be provided to your employer.

To access the PHA, log in to BlueAccess and click on ‘My Health and Wellness’ and select ‘My PHA’. A welcome screen will guide you to the PHA.

Preventive Health Screenings at No Cost to You

Preventive screenings are important to your health because they can detect disease or alert you to potential illnesses or conditions. There’s never been a better time to visit your doctor for your annual exam. Preventive services such as mammograms, diabetes screenings and recommended immunizations are now paid by your health plan at 100 percent – with no deductibles.

Health Coaching

Your dedicated health coach is just a phone call or email away. He or she is ready to provide you with health information, wellness recommendations and guidance to help you meet your health-related goals. Our coaches work one-on-one, building relationships with the people they coach. When you participate in the program, you will be working with the same coach throughout your BlueCross wellness experience.

You can also access our self-directed online coaching program, available on the Member Wellness Site. It includes educational modules on a variety of topics. You will also find a personalized set of topics recommended for you based on the answers you provide on your PHA. The modules can help you improve your nutrition, manage stress, quit tobacco use, increase physical activity or manage your weight.

Your Healthy Focus Nurseline and Disease Management Program offers you 24/7 access to registered nurses for advice and support with managing symptoms and any medical condition.

WalkingWorks

You can look forward to a fitter future with WalkingWorks, the easy-to-follow program that helps you establish a regular walking routine. Everything you need to start a walking program – except shoes and determination – can be found on the WalkingWorks pages of BlueAccess.
BlueCard - Take Your Health Benefits with You Wherever You Go

Whether you are at home, on a business trip, in another state, or on vacation in Tahiti, you have access to BlueCard PPO providers wherever you go. BlueCard® PPO and BlueCard Worldwide® are programs that give you access to doctors and hospitals almost everywhere. More than 95 percent of all doctors and hospitals throughout the U.S. participate with BlueCross BlueShield plans. Outside the U.S., you have access to doctors and hospitals in more than 200 countries and territories.

Travel with peace of mind

No matter where you seek care – near home, out of state or out of the country – follow these basic guidelines:

- **Emergency?** Go directly to the nearest hospital. Your emergency care is covered anytime, anywhere.*
  Present your BlueCross BlueShield of Tennessee member ID card at the emergency room when you need immediate care.

- **Always carry your BlueCross member ID card.** Present it each time you request services from a network provider. Your ID card contains helpful information such as copayment amounts and your plan's network.

- **Call for prior authorization.** Dial 1-800-924-7141 to request prior authorization of services if needed. (If you are a new member, call the number provided by your employer.) Your benefits summary and evidence of coverage list the services that must be authorized before they are performed in order for your health plan to cover them.

- **Call Customer Service within 24 hours if you are admitted to the hospital.** After a prior authorization review, BlueCross BlueShield of Tennessee will work with your doctor to coordinate your care and make the most of your health care benefits.

* Some exclusions apply.
Locate BlueCard Worldwide Providers

For care around the world, many of the steps you follow will be a little different from the way you find network providers in the U.S.

- Check with BlueCross BlueShield of Tennessee before leaving the United States because your coverage may be different outside the country.
- Go directly to the nearest hospital in an emergency.
- If you need to be admitted to a hospital, call BlueCross BlueShield of Tennessee at 1-800-924-7141 for prior authorization and call the BlueCard Worldwide Service Center for help arranging hospitalization.

In most cases, you will not need to pay up front for inpatient care at participating hospitals except for the usual out-of-pocket expenses. The hospital should submit your claim on your behalf. If you receive care from a non-participating doctor or hospital, you will need to pay for care and submit an international claim form. The international claim form and bill(s) should be sent to the BlueCard Worldwide Service Center (the address is on the form). The claim form can be downloaded or printed from bcbst.com, Find a Doctor, International Search, then follow the steps.

For non-emergencies, call the BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or collect at 1-804-673-1177, 24 hours a day, seven days a week, for information on doctors, hospitals and other health care professionals. Calling the service center gives you medical assistance services around the world. An assistance coordinator, along with a medical professional, will help arrange a doctor’s appointment or hospitalization, if necessary. You may also find BlueCard Worldwide providers by visiting bcbs.com/bluecardworldwide.
Read and Understand Your Explanation of Benefits (EOB)

Every time you or your provider files a claim for your health care benefits, an EOB is created and available through BlueAccess. Your EOB is NOT a bill. It’s a record of claims received by BlueCross BlueShield of Tennessee, the payments made according to your plan design, and the amount you owe your provider. Do not send a payment unless you receive a bill directly from your provider.

Below is a quick explanation of each section of your EOB.

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Date Processed.</strong> The date BlueCross BlueShield of Tennessee processed your claim (will be different from the date care was received).</td>
</tr>
<tr>
<td>2</td>
<td><strong>Claim Number.</strong> The unique number assigned to each claim. If you have questions about your claim or EOB, have this number handy when you call.</td>
</tr>
<tr>
<td>3</td>
<td><strong>Received.</strong> The date BlueCross BlueShield of Tennessee received the claim.</td>
</tr>
<tr>
<td>4</td>
<td><strong>Group Number.</strong> The employer’s unique plan account number. This information should match the group number on your member ID card.</td>
</tr>
<tr>
<td>5</td>
<td><strong>Identification Number.</strong> The ID number of the employee covered by the plan. This information should match the ID number on your member ID card.</td>
</tr>
<tr>
<td>6</td>
<td><strong>Patient Name.</strong> The name of the person who received the health care service(s) – either you or a covered family member.</td>
</tr>
<tr>
<td>7</td>
<td><strong>Date of Service.</strong> The actual date(s) you received health care service(s) from a provider.</td>
</tr>
<tr>
<td>8</td>
<td><strong>Provider Name.</strong> The name of the health care provider who submitted the claim. The provider may be a doctor, specialist, hospital, lab, clinic or other medical facility.</td>
</tr>
<tr>
<td>9</td>
<td><strong>Contact Information.</strong> Where to call if you have questions.</td>
</tr>
<tr>
<td>10</td>
<td><strong>Submitted Charges.</strong> The amount billed by your health care provider.</td>
</tr>
<tr>
<td>11</td>
<td><strong>Total Benefits Provided/ Network Savings.</strong> The total amount BlueCross BlueShield of Tennessee paid to you or your provider plus the amount saved by using a network provider (if applicable).</td>
</tr>
<tr>
<td>12</td>
<td><strong>Other Insurance Benefits.</strong> The amount paid by a second insurance carrier. Only applies if a patient has other health coverage.</td>
</tr>
<tr>
<td>13</td>
<td><strong>Amount You Owe.</strong> Charges not paid by BlueCross BlueShield of Tennessee. This is the amount you owe the doctor or medical facility.</td>
</tr>
<tr>
<td>14</td>
<td><strong>Network Savings.</strong> The amount saved by using a network provider.</td>
</tr>
<tr>
<td>15</td>
<td><strong>Deductible Amount.</strong> The amount of the charges applied toward your annual deductible. Once your deductible is met, your plan covers a percentage of eligible charges you submit from then on. Deductibles typically apply to Preferred Provider Organization (PPO) and Point of Service (POS) plans.</td>
</tr>
<tr>
<td>16</td>
<td><strong>Copay.</strong> The copayment amount you or your covered family member paid the provider at the time of service.</td>
</tr>
<tr>
<td>17</td>
<td><strong>Non-Covered.</strong> Any portion of the submitted charge not covered by your benefit plan. Your provider may bill you for these charges.</td>
</tr>
<tr>
<td>18</td>
<td><strong>Notes.</strong> Codes draw your attention to specific messages about the itemized charges.</td>
</tr>
<tr>
<td>19</td>
<td><strong>Paid Provider.</strong> The amount BlueCross BlueShield of Tennessee paid your doctor, caregiver or medical facility. If you have an out-of-state facility claim, this column will be labeled Benefits/Savings. Contract limits do not allow the company to list network savings separately. This column includes those savings.</td>
</tr>
<tr>
<td>20</td>
<td><strong>Total.</strong> The total for each respective column.</td>
</tr>
<tr>
<td>21</td>
<td><strong>Account Status.</strong> Information about the deductible amounts paid for the year, if applicable.</td>
</tr>
</tbody>
</table>

Depending on the type of coverage you have or the type of services you receive, the EOB you see online or get in the mail may look different from the one pictured in this brochure. However, basic definitions remain the same.

To get your EOB online, go to the BlueAccess pages of bcbst.com and register for Advance EOB Notices. The service sends you an e-mail notice when a new EOB is posted to your private BlueAccess account. You’ll see your EOBs faster and have less paper clutter.
Prefer Paperless? Sign-up for EOBs and Notifications by E-mail

If you would rather check your e-mail than your mail box for messages from us, consider it done. In BlueAccess you can choose to have some or all available communications from us delivered by e-mail. The “My Account” tab gives you the option to decide which items you want from us by mail or e-mail. When you choose e-mail notification, you will have the fastest access to your information including: EOBs, claims activity, health care account balances, even helpful information on health and wellness topics. For example: the moment an EOB is posted to your account, you’ll receive an e-mail, allowing you to view it immediately. If you need a paper copy, you always have the option print it.
Understanding Your Monthly Claims Statement

Your Monthly Claims Statement (MCS) provides important information about your claims processed by BlueCross BlueShield of Tennessee. Your MCS is a summary of your medical claims over a month’s time.

Look for these features...

1. Current summary of your medical claims over a month’s time.

2. Simpler, uncluttered appearance to aid in finding and understanding the information you need.

3. Clear information on what was owed, what was paid, and by whom.

4. How to reach us online or on the phone.

5. Where you stand in meeting your deductibles, if applicable.

If you need a specific EOB, you can see it online under BlueAccess and print it. Or if you don’t have a computer or printer, you can call Member Service for a copy.

You will receive your MCS by mail, or you can go to bcbs.com, visit “Blue Access” and click on “Go Paperless” to select online communications. The statement will be sent when you have one or more claims paid to providers on your behalf in a 28-day period.

The MCS above is an example and may not reflect the benefits available through your plan.
Recognize and Avoid Unnecessary Charges

Your coverage from BlueCross BlueShield of Tennessee is designed to help you predict your health care costs. Depending on your health plan, you know you’ll pay a certain copayment, meet a specific deductible amount, and/or pay a set percentage of a total cost. But balance billing charges are unexpected, and BlueCross BlueShield of Tennessee wants to help you avoid them.

When you receive a covered health care service from a Blue Network provider, your health plan pays a certain amount to the doctor who provided it. Balance billing occurs when the doctor says the covered service cost more than what was allowed and charges you the difference.

Because you received care from a provider in your plan network, you are protected from balance billing. You are not responsible for balance-billed charges when you receive covered services from any doctor, hospital or other provider in your network.

Copayments, coinsurance and deductible amounts are standard charges and are still your responsibility if your plan has them.

Steps to Take if You are Balance Billed

If you are enrolled in a health plan from BlueCross BlueShield of Tennessee and receive a balance billing from a provider in your network, take these steps:

1. **Check your EOB.**
   
   It shows the amount you should owe the provider for that service. You can see your EOBs online through the BlueAccess member self-service pages.

2. **Call the provider’s office** if the amount your EOB states you owe for a service does not match what the provider says you owe.
   
   Ask the provider’s staff to check your file to see why you were billed for that service instead of the insurer.

3. **Call the Customer Service number** on your BlueCross BlueShield of Tennessee member ID card if the provider still says the charge is your responsibility.
   
   A representative can check that all payments are appropriate. Remember, your provider may bill you for any service not covered by your benefit plan.

Check Your Medical Bills

Review all medical bills for accuracy, and ask about any costs that you don’t recognize or understand. Mistakes happen, and you may be charged for services that weren’t performed. The simple step of checking your medical bills could save you plenty in out-of-pocket costs.

Check your bills carefully. What may appear to be balance billing could be your provider sending charges for covered and non-covered services at the same time. You are responsible for the cost of services not covered by your plan. Also remember, if you use an out-of-network provider, you are not protected from balance billing.
When you’re carrying a new life, you’re carrying very Precious Cargo®

Get the support you need for a healthy pregnancy and a healthy baby. Enroll in Precious Cargo for additional pregnancy support as soon as you learn you’re pregnant.

Making healthy choices
The choices you make during your pregnancy can give your baby a healthier start in life. Precious Cargo offers important health care information throughout the course of your pregnancy. In addition to your doctor’s care, the program provides access to helpful tools that make it easier to make healthy choices.

Supporting your special wellness needs
Precious Cargo is a pregnancy support program available to eligible BlueCross BlueShield of Tennessee members. An added value to your health benefits plan, Precious Cargo offers:
• 24/7 telephone support through pregnancy and delivery.
• Information on prenatal planning, exercise, nutrition, labor and birth.
• Three confidential pregnancy health assessments.
• Ongoing support through text messages sent during pregnancy and the baby’s first year.
• Access to educational information and the book “Your Journey Through Pregnancy.”
• Answers to any of your questions – big or small.
• A gift certificate for completing the program.
• Seamless integration into BlueCross BlueShield of Tennessee’s Case Management program if needed.
Working with your doctor

Precious Cargo is an important feature of your health benefit plan, but it does not take the place of the care given by your doctor. Visit your doctor as soon as you think you are pregnant, then enroll in Precious Cargo to get the extra support you need.

Enroll now

Enroll in Precious Cargo as soon as you learn you are pregnant. Simply call 1-800-395-BABY (2229) to enroll. Learn more at www.maternalink.com/BCBST.

Healthy Focus Health Coach

Through Healthy Focus®, you have free access to a Healthy Focus Health Coach by phone anytime, day or night. Your Health Coach is specially trained to provide you with health information and support.

Healthy Focus Health Coaches have on average 10 to 15 years of experience and are trained, caring health professionals, such as nurses. They are available 24/7 to answer your questions. Your Health Coach will support you and your family as you work with your doctor to make the best health choices.

What can I expect from the program?

• A no-cost resource to help you manage your health. This new service is part of your existing plan and is offered at no extra cost to you. Family members covered by your plan are also encouraged to call.

• Ongoing support from your own personal Health Coach. After you first talk, your Health Coach will give you her or his personal number, which you can call as often as you like. If your Health Coach is not available when you call, you can talk to another Health Coach or leave a message. Your Health Coach will call you back.

• Online health tools that can help answer your questions. Go to bcbst.com and log in to BlueAccess to get facts on over 6,000 health topics, tests and wellness issues using the Healthwise® Knowledgebase.

When should you call a Health Coach?

• After learning you have an ongoing health condition such as diabetes, asthma, COPD or heart disease.

• When you want to make a healthy change in your life like losing weight, quitting smoking, lowering stress or eating better.

• When you or a loved one has a symptom such as a sore throat, muscle strain or fever.

• When you are thinking about treatment choices such as surgery, medicines and other treatments.

• If you have questions about your medicines or are prescribed a new medicine and want to know more about it.

• When you have any health concern or question.

There is no question too big or too small for your Health Coach and the call is free. Start a conversation today at 1-800-818-8581 or visit us online at bcbst.com.
Other resources

**Your Rights and Responsibilities**

As a BlueCross BlueShield of Tennessee member, you have a number of rights, responsibilities and expectations that will engage you as a health care consumer and help you receive the type of care you deserve. You can see the complete list of your rights and responsibilities in the member section of bcbst.com. A print copy is available upon request.

**Be Assured of Fair Decisions About Care**

We value the trust you have with us, which is why we make our decision process as transparent as possible. For prior authorizations and other health care decisions, we look at two factors: whether the care or service suggested is appropriate for your condition, and whether your plan covers it. The denial of care, service or coverage is not rewarded in any way to anyone, including employees, vendors and contracted practitioners by BlueCross BlueShield of Tennessee.

To give you peace of mind about the fairness of decisions, we offer a number of ways to address concerns you might have. You can voice appeals, grievances or complaints about your health care practitioners, the care you receive or your plan network. You can expect an answer to your concerns within a reasonable timeframe. You have the right to formally appeal this answer if it is not acceptable. If a request for care or service was not authorized, you may also have a review of that decision by an independent review organization, and BlueCross BlueShield of Tennessee must abide by that organization's decision.

**Your Federal Rights Under the Women's Health and Cancer Rights Act**

The Women's Health and Cancer Rights Act of 1998 gives you certain rights on benefits for mastectomy-related services and supplies that relate to reconstructive surgery in connection with a mastectomy. (Mastectomy is surgical removal of a breast.)

**Mastectomy-Related Services and Supplies**

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and rebuilding of the other breast for a symmetrical appearance.
- Prostheses and physical complications at all stages of mastectomy. This includes services related to treating swollen lymph glands. The benefits are subject to annual deductibles and coinsurance that apply to your coverage. Your evidence of coverage contains more details about benefits for mastectomy-related services and supplies.

**Insurance Terms and New Medical Technologies**

The online glossary can help you better understand insurance terms such as “Effective Date” and “Maximum Allowable Charge.” To understand the meaning of a term, just check the glossary for an easy-to-read description. The online Medical Policy Manual gives you easy-to-find information to help you understand new medical technologies and whether they are appropriate for your particular situation.

The manual’s medical policies identify technologies as medically necessary, not medically necessary, investigational or cosmetic. By researching technology in advance, you can use your health care dollars more wisely.

**Find Forms You Need**

If your provider did not file a claim for you, you can print, complete and file the form yourself. Printable claim forms are available at bcbst.com/members/UHS.

**How We Keep Your Personal Information Private**

Want to know how BlueCross BlueShield of Tennessee keeps your non-public personal information private? You can learn more online or by phone. Review our privacy practices at www.bcbst.com/about/legal/hipaa/HIPAA_privacy/ or call the Privacy Office at 1-888-455-3824.
Find us on Facebook

See the latest BlueCross news and updates on Facebook.

Facebook.com/bcbst

Timely Topics on Twitter

It’s easy to stay updated on an incredibly wide variety of BlueCross topics on Twitter.

Twitter.com/bcbstennessee

Got an Opinion? Tell us at BlueVoice®

Wanted: Your Opinions! Reward: Cash Prizes!

We are looking for people like you to join BlueVoice and make a difference! BlueVoice is our online research panel and the place where we hear the voice of our members. We want to know your thoughts and opinions so we can better understand what’s important to you and your family.

Once you become a BlueVoice panelist, we will contact you by e-mail once or twice a month to participate in online surveys. Your participation is not required for every survey; however, an eligible participant who completes a survey will be entered into drawings for cash prizes.

You Speak. We Listen.
Log on today and be heard.

BluevoiceTn.com