USE YOUR BENEFITS WISELY WITH HELP FROM BCBS

We are committed to offering you comprehensive and competitive benefits that allow you and your family to live well. At the same time, we ask that you make informed health care decisions. Blue Cross Blue Shield (BCBS) offers a variety of tools, resources and programs to help you get affordable, quality care for you and your loved ones.

Secure Member Website

BCBS's secure member website, Blue Access for Members (www.bcbs.com) puts online tools and information at your fingertips around the clock to help you make educated health care decisions and manage your benefits. When you log on, you can:

- Review balances, claims status, benefits, coverage details and more
- View and print Explanation of Benefits (EOB) statements
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts
- Search for and compare in-network doctors and hospitals
- Request a new or replacement member ID card or print a temporary member ID card

Online Tools & Resources

The tools and resources available on **www.bcbs.com** can assist you in using your health plan and making informed health choices by providing access to:

- **Provider Finder**: This tool can help you not only find an in-network primary care physician, specialist or hospital, it can also estimate the cost of hundreds of procedures, treatments and tests and help estimate your out-of-pocket expenses.
- **Well onTarget**: This program offers free resources to help you on your journey to lifelong wellbeing, including a health assessment, online courses, health trackers and more. It even has a mobile app.
- **Member Discount Program**: You have access to exclusive discounts on a wide variety of health services and products including (but not limited to) gym memberships, weight-loss programs, eye exams, glasses, contacts, hearing aids, dental products and services and athletic footwear.

MDLIVE Virtual Medicine Program

With MDLIVE, you have access to U.S. board-certified doctors 24/7/365, whether you are at home, work or on the road. You can get the care you need when and where it's convenient for you via your mobile device or computer. Even better: doctors can write a prescription, if needed, that you can pick up at an in-network pharmacy. You can get medical advice within minutes for a variety of non-emergency medical issues (cold/flu symptoms, ear infections, allergies, etc.) and behavioral health needs (anxiety/depression, addiction, child and adolescent issues, etc.). The visit is covered by your medical plan and costs $XX per consult.

Provider Finder

This online tool can help you choose a provider, plus estimate and manage health care costs. By logging into **www.bcbs.com**, you can use Provider Finder to:

- Find a network primary care physician, specialist or hospital
- Filter search results by doctor, specialty, zip code, language and gender—even get directions from Google Maps™
- Make an appointment to consult with a provider in select geographic areas
- Estimate the cost of hundreds of procedures, treatments and tests and help estimate your out-of-pocket expenses
- Determine whether a Blue Distinction® Center is an option for treatment
- View patient feedback or add your review for a provider
- View clinical quality ratings from BCBS as well as independent third parties
- Review providers' certifications and recognitions

USE YOUR BENEFITS WISELY WITH HELP FROM UMR

Blue Distinction® Centers+ Program

To make finding quality care easier, BCBS has identified the hospitals that meet rigorous standards for expertise and efficiency in delivering specialty care in the areas of knee and hip replacement, spine surgery, cardiac care, transplants and maternity care. They are called "Blue Care Distinction Centers+ (BDC+)"—and when you use them, your plan will pay a higher level of coinsurance, meaning you will pay less out of pocket.

BCBSIL's 24/7 Nurseline

You and your family have unlimited, 24-hour toll-free access to a team of registered nurses experienced in providing information on a variety of health topics. Use this service to choose the right providers, understand treatment options, manage chronic conditions and more. Call the number on your medical ID card to get in touch.

Blue 365® Member Discounts

Medical plan members have access to exclusive discounts on a wide variety of health services and products via www.blue365deals.com, including (but not limited to):

- Gym memberships
- Weight-loss programs
- Eye exams, glasses, contacts and accessories
- Hearing aids
- Dental products and services
- Athletic footwear

Special Beginnings® Maternity Program

Having a baby? Help protect your health and your baby's health by signing up for the BCBS Special Beginnings Program. You can receive the personal attention and information you may need to care for yourself and your baby during pregnancy and up to six weeks after you give birth. The program offers:

- A healthy pregnancy calendar to help you keep track of your pregnancy
- Videos that cover topics such as eating habits, exercise, stress and more
- Details about each trimester and the physical and emotional changes in you and your baby
- A list of screenings and vaccines to help you prepare for your checkups
- Program support available Monday through Friday from 8:00 a.m. to 6:30 p.m., CT

Blue Access Mobile

Use Blue Access Mobile to:

- Log in to your secure member website
- Download the Find a Doctor app to find an in-network doctor, hospital or urgent care facility
- Sign up for text or email notifications, tips and reminders
- Locate BCBS contact information

Go to www.bcbs.com/mobile from your mobile device or smartphone to get started.

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Well onTarget Program

The Well onTarget online wellness program offers you personalized tools and resources to help you on your wellness journey. The online member wellness portal includes:

- **Self-directed courses** that help you reach your health goals and learn more about nutrition, fitness, losing weight, quitting smoking and managing stress
- A **health and wellness library** of evidence-based, reader-friendly articles
- **Tools and trackers** to help you stay the course, including a food and exercise diary, symptom checker and health trackers

To access these resources, go to www.wellontarget.com or download the Well onTarget mobile app via the Apple App Store or Google Play.

Blue Care Connection® Simply ConnectedSM

- **Lifestyle Management**: This program can help you lower your risk and manage chronic conditions such as diabetes, stroke and heart disease. Our programs are divided into weight management, tobacco cessation and metabolic syndrome.
- **Condition Management**: This program identifies potential gaps in care in order to identify whether you are at risk for developing chronic conditions and to better manage any existing chronic conditions you may have (e.g., asthma, chronic obstructive pulmonary disease, congestive heart failure, coronary artery disease and diabetes). Registered nurses and other health care professionals, known as Blue Care Advisors, work closely with you via regular telephonic counseling sessions to help you achieve better health.
- **Benefits Value Advisor (BVA)**: BCBS' BVAs can help you search and compare care cost information on in-network providers for common health care procedures; provide video coaching modules and educational materials to help you better understand treatment options for common medical conditions; and help you complete preauthorization requirements and schedule appointments.

Questions?

Go to www.bcbs.com or call the number on your medical ID card to access these programs, tools and resources.

This communication is intended to provide you with highlights of services provided by our insurance plan administrator. It is not intended to address all details. For further details on these services, please contact the plan administrator.