

Your Guide To Blue Benefits





Hablemos Español or another language?

Need customer service assistance in a language other than English? For help in Spanish or Japanese, please dial:

Spanish 1-866-636-0164

Japanese 1-866-560-9824

Press 1 for medical assistance or 2 for dental. Once connected with the Customer Service area, a translator will be contacted to assist with questions.

Para la ayuda del cliente en español, marque por favor 1-800-636-0164. Presione 1 para médico o 2 para dental. Una vez que estas conectado con el área de servicio de cliente, un traductor será contactado para ayudar con cualquier preguntas.

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

Important contacts to know

Web Site: bcbst.com

Mail:

BlueCross BlueShield of Tennessee
1 Cameron Hill Circle
Chattanooga, TN 37402-0001

Call Customer Service:

1-800-565-9140 (or the number your employer provides if you are a new member)
Monday – Friday, 8 a.m. to 5 p.m. Eastern Time

What do you want to do?

Know the basics about your health plan	2
Use or replace your member ID card	2
Find a network doctor or other provider	3
Know which Blue Network you are in	3
Read and understand your Explanation of Benefits (EOB).....	5
Get information online	7
Check plan details, claims, EOBs, and other plan information through BlueAccess®	7
Sign up for advance EOB notices and online newsletters	7
Check quality, safety and cost of your health care	8
Make the most of your benefits	9
Get prior authorization for a hospital stay	9
Recognize and avoid unnecessary charges	9
Take your health benefits with you wherever you go	11
Travel with peace of mind	11
Find network care in Tennessee.....	12
Find network care in the U.S.	12
Locate BlueCard Worldwide providers	13
Be smart about prescription drugs	14
Find a network pharmacy	14
Save time and money with a network pharmacy.....	15
Learn about your prescription drug plan	15
Compare drug delivery options.....	16
Prescription Home Delivery	16
Prescription Home Delivery Retail Network	17
Select generic drugs – Why pay more?.....	17
Use over-the-counter medications to save money.....	18
Use online tools to be a smart prescription drug consumer.....	18
Get discounts on health services and manage your health better through Well+Wise® offerings	19
Pay less for alternative medicine and wellness services through BluePerks®	20
Cosmetic services	20
Massage or other complementary alternative medicine services	20
Discounts on drugs not covered by your health plan.....	21
Vision care services.....	21
Jenny Craig® Weight Loss Program.....	21
Lasik or PRK eye surgery	21
Manage your health information conveniently with Personal Health Manager	22
Take a closer look at your overall health with Personal Health Analysis	22
Take the first steps toward a fitter future with WalkingWorks	22
Other resources	23
Learn your rights and responsibilities	23
Learn your rights under the Women’s Health and Cancer Rights Act.....	23
Understand insurance terms and new medical technologies	23
Find forms you’ll need.....	23
Contact us.....	23



Welcome to BlueCross BlueShield of Tennessee

Your employer has offered you the most recognized, most accepted health plan in the nation. With a BlueCross BlueShield of Tennessee member ID card in hand, you can easily access all the services and benefits that your plan provides. Its coverage can give you more – more value, more security and more opportunities for better health.

Read *Your Guide to Blue Benefits* to navigate your health plan and best use its benefits. But the best way to learn what's covered and how your coverage works is to read your Evidence of Coverage (EOC) that you receive through your employer. If you have questions or need more information, you may:

- Visit our Web site at bcbst.com 24 hours a day, seven days a week, or
- Call Customer Service at 1-800-565-9140 if you have a BlueCross BlueShield of Tennessee ID number. If you have not yet received an identification number, call the Customer Service number provided by your employer. Customer Service is available Monday - Friday, 8 a.m. to 5 p.m. Eastern Time.

Know the Basics About Your Health Plan

Use or replace your member ID card

Your BlueCross BlueShield of Tennessee member ID card is accepted almost everywhere, giving you and your family an important health care advantage. It identifies you as a member and empowers you to receive all the services and benefits of your Blue Network plan.

- 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 Web site, bcbst.com, or by calling Customer Service at 1-800-565-9140.

Your PPO Identification Card

Front

Your name
 Your ID number
 Your group number helps identify you as a PPO member
 Your Blue Network Letter (P, S, or K) identifies which health plan network you're enrolled in

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
 If you have prescription benefits, the Pharmacy Network Code (such as RX04) identifies which pharmacy network you can access.

Back

Prior authorization instructions
 Prior authorization contact information for advanced imaging services

Web site address
 Customer Service phone number
 The number to call if you're outside Tennessee
 The number to call for mental health/substance abuse services, if needed
 Hospital prior authorization contact information.

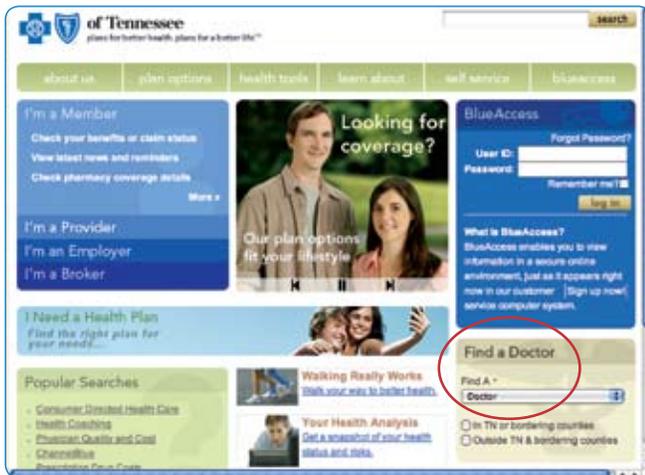


Find a network doctor or other provider

As a BlueCross BlueShield of Tennessee member, you have many choices of doctors, hospitals and other facilities. Through the Web site, you can look up providers in any BlueCross BlueShield of Tennessee network – whether in the preferred provider organization (PPO) networks, one of the pharmacy networks, or one of the dental networks. You may also locate behavioral health, rehabilitation services, or a host of other providers.

All you do is:

- Log onto bcbst.com.
- On the home page, locate *Find a Doctor*.
- Follow the easy steps from there.



On the home page, click **Find a Doctor**.

As you use the *Find a Doctor* Web pages, you will be asked to identify your plan's Blue Network. To find your Blue Network letter name:

- Look in the upper right corner of your Benefits Summary.
- Or, if you are already a member, look on your member ID card.

Although the most current list of providers is in the online directory, you can find providers two other ways:

- If you don't have Internet access, you can look up participating providers in your printed directory. Check with your employer for a copy.
- Or if you like, call Customer Service toll free at 1-800-565-9140 (or the number provided by your employer if you are a new member).

Know which Blue Network you are in

BlueCross BlueShield of Tennessee has three distinct preferred provider networks, called Blue Networks. Each includes a different grouping of doctors, hospitals and other health care providers in your area. Your PPO plan includes one Blue Network – either P, S or K.

The 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.

To find out which Blue Network you're in (P, S or K), simply check the top part of your Benefits Summary or your member ID card. The single letter (P, S or K) is your health plan's specific network of providers.



Smart Money Idea:

Use network doctors and hospitals for the most benefits, best service

To get the most benefits from your health plan, always choose doctors and hospitals that participate in your provider network. You're free to choose any doctor or hospital you like, but you'll pay *more* money out of your own pocket if you choose a provider that is outside your health plan 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 any provider, be sure to ask if he/she participates in your plan's specific BlueCross BlueShield of Tennessee Blue Network (P, S, or K). Consider changing providers if your current health care providers are not in your plan's Blue Network.

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.

Smart Money Example

Use Blue Network providers to help reduce the cost of health care

Your health plan gives you the freedom to visit any doctor or hospital you choose. When you choose doctors, hospitals and other health care facilities that are inside your Blue Network, you pay less money out of your own pocket. That's because these providers have agreed to accept lower fees for their services – which enables your plan to cover more of your health care expenses.

When you choose in-network care:

- You pay less money than you would for out-of-network providers.
- You get all the benefits and services of your network plan.
- There's no claims paperwork to worry about. (It's all handled by the hospital or doctor's office.)

Here's an example of how you save money with in-network providers:

Hospital bill:	\$20,000
Blue Network discount:	-\$8,000
BlueCross BlueShield of Tennessee pays: (or 80%* of the \$12,000 maximum allowable charge)	-\$9,600
<hr/>	
You pay only:	\$2,400

But when you choose providers that are outside your Blue Network, your out-of-pocket expenses increase – sometimes significantly. That's because out-of-network providers haven't agreed to the specific terms and rates of your PPO plan.

Here's an example of how you pay more with out-of-network providers:

Hospital bill:	\$20,000
Blue Network discount:	-\$0
BlueCross BlueShield of Tennessee pays: (or 60%* of the \$12,000 maximum allowable charge)	-\$7,200
<hr/>	
You pay:	\$12,800

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

Read and understand your Explanation of Benefits (EOB)

You receive an EOB document every time you or your provider files a claim for your health care benefits. 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.

- 1 Date Processed.** The date BlueCross BlueShield of Tennessee processed your claim (will be different from the date care was received).
- 2 Claim Number.** The unique number assigned to each claim. If you have questions about your claim or EOB, have this number handy when you call.
- 3 Received.** The date BlueCross BlueShield of Tennessee received the claim.
- 4 Group Number.** The employer's unique plan account number. This information should match the group number on your member ID card.
- 5 Identification Number.** The ID number of the employee covered by the plan. This information should match the ID number on your member ID card.
- 6 Patient Name.** The name of the person who received the health care service(s) – either you or a covered family member.
- 7 Date of Service.** The actual date(s) you received health care service(s) from a provider.
- 8 Provider Name.** 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.
- 9 Contact Information.** Where to call if you have questions.
- 10 Submitted Charges.** The amount billed by your health care provider.
- 11 Total Benefits Provided/ Network Savings.** The total amount BlueCross BlueShield of Tennessee paid to you or your provider plus the amount saved by using a network provider (if applicable).
- 12 Other Insurance Benefits.** The amount paid by a second insurance carrier. Only applies if a patient has other health coverage.
- 13 Amount You Owe.** Charges not paid by BlueCross BlueShield of Tennessee. This is the amount you owe the doctor or medical facility.
- 14 Network Savings.** The amount saved by using a network provider.
- 15 Deductible Amount (if applicable).** 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.
- 16 Copay (if applicable).** The copayment amount you or your covered family member paid the provider at the time of service.
- 17 Non-Covered.** Any portion of the submitted charge not covered by your benefit plan. Your provider may bill you for these charges.
- 18 Notes.** Codes draw your attention to specific messages about the itemized charges.
- 19 Paid Provider.** 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.
- 20 Total.** The total for each respective column.
- 21 Account Status.** Information about the deductible amounts paid for the year, if applicable.

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 than 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.



Get information online

If you have Internet access, you have a world of resources at your fingertips. In fact, most BlueCross BlueShield of Tennessee member services are available online around the clock at whatever time is convenient for you. (Or you can talk to Customer Service during business hours, if you prefer.)

Go to bcbst.com for quick and easy links to find a Blue Network doctor, check your benefits or your claim status, use the drug calculator to find savings from generic drugs, get a discount on a weight loss program or locate a nearby walking trail in Tennessee.

From bcbst.com you can logon to the secure BlueAccess pages for specific information about your plan and your care.

Check plan details, claims, EOBs and other plan information through BlueAccess®

Need to find your benefits coverage fast? Want to order a replacement membership ID card? You can get these and more services at BlueAccess member self-service on bcbst.com. This service center is easy to use, secure and available whenever you need it.

With BlueAccess, you can:

- Check your benefits, including applied deductibles and out-of-pocket limits,
- Check the status of a medical or behavioral health claim you have filed,
- Ask for a new member ID card if yours is lost or stolen,
- View your explanation of benefit forms online and subscribe to the e-mail EOB notice service,
- Find consumer health tools to help you make better health care decisions on cost and quality.

BlueAccess member self-service is free to use and also includes important online health and wellness services such as personalized health news, disease management assistance, and online prescription orders and refills.

To use BlueAccess for the first time:

- Visit bcbst.com, go to the BlueAccess box and click on Sign up now on the right side of the home page.
- Then follow the steps to receive instant access.

Once you're registered, just sign in with your user ID and secure password each time you use BlueAccess.

Sign up for Advance EOB Notices and online newsletters

To find your claim status fast ... and rid your life of some paper clutter, subscribe to a free service that sends you an e-mail notice when a new EOB is posted in your secure BlueAccess account. The e-mail notice enables you to see your BlueCross BlueShield of Tennessee EOBs the minute they're posted in BlueAccess, not several days later when the mail is delivered. If you want a paper record of your EOB, you can always print and file it at home. To subscribe, go to bcbst.com and find BlueAccess on the home page. Log on to the secure member self-service pages and click on Advance EOB Notices.

While you're signing up for the EOB service, consider going paperless to receive newsletters and other communication. Click on Go Paperless in the member self-service pages.

Check quality, safety and cost of your health care

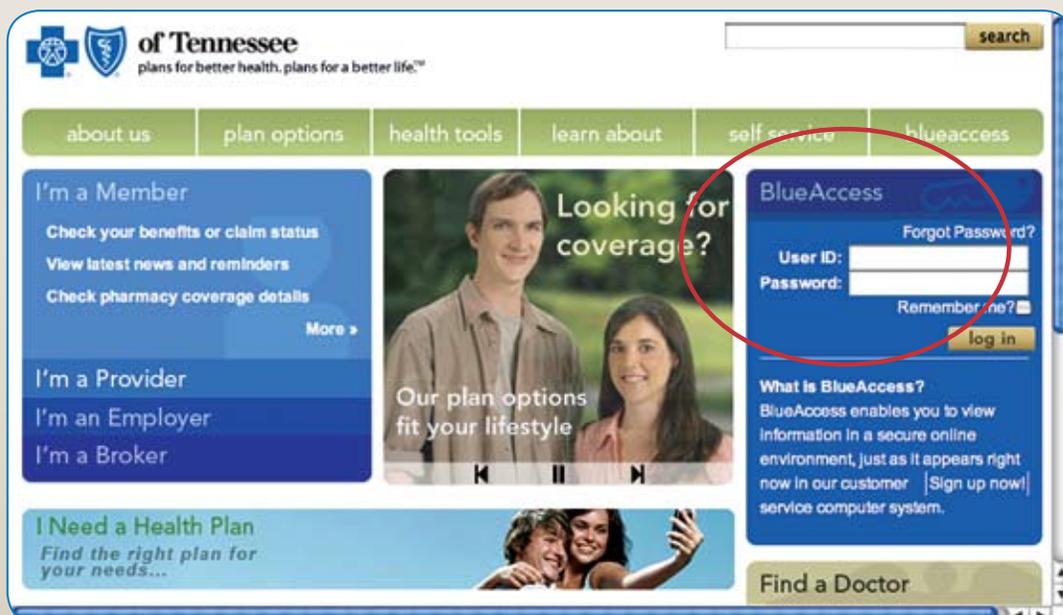
Becoming more informed can make you a better buyer – of anything. Health care is no different. bcbst.com is a single source of online tools and information to help you manage your health plan better. The Health Tools section enables you to better understand the cost of care, make better decisions about health care options, and better manage plan choices. Tools and links include:

- Find a Doctor – You can locate network providers in your area by distance, specialty and other criteria – even the languages they speak.
- Physician Cost and Quality for Tennessee providers – You can find 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.
- Hospital Quality Tools – You can compare hospitals based on the condition treated or procedure performed.
- Claims and Coverage Lookup – BlueAccess gives you access to your coverage details, past claims and 18 months of EOBs.
- Prescription Drug Calculators – One calculator is open to the public and provides a drug formulary search and cost comparisons for generic drugs. The Prescription Drug Pricing

calculator is just for BlueCross BlueShield of Tennessee members through Caremark.com. Sign in and get the cost of prescriptions based on your actual benefit plan.

- Treatment Cost Estimator – You can estimate how much a particular procedure may cost on average from beginning to end.
- Treatment Options – You can find information on the value and risks of medical technologies, services and procedures.
- Hospital Cost Comparison – The tool enables you to compare costs by several search criteria.
- Personal Health Statement – Your statement is a summary of expenses, activities and health care purchases for you and others on your plan, showing the total savings and value you received from plan discounts and benefits paid by your health plan.
- Personal Health Analysis – You can assess your good and bad health habits and risks and begin to change your lifestyle for the better.
- Personal Health Manager – This secure, self-directed health tool allows you to collect and store your personal health information, and choose and receive health and wellness information tailored to your health interests and conditions.

New tools are added frequently, so be sure to visit bcbst.com often.



Check plan details, claims, EOBs and other plan information through BlueAccess®

Make the most of your benefits

Get prior authorization for a hospital stay

If you ever need hospitalization, your Blue Network plan offers a wide range of hospitals to choose from. But no matter which hospital you select, you must get advance approval – or prior authorization – from BlueCross BlueShield of Tennessee before you begin your hospital stay.

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

Make sure you get prior authorization before you're admitted to a:

- Hospital
- Skilled nursing facility
- Rehabilitation facility

...or before you begin:

- A 23-hour observation stay
- Home health services
- Home infusion therapy
- Certain outpatient services

If you do not receive prior authorization for these services, you will often have to pay all or a larger share of the costs.

Remember, it's your responsibility to get prior authorization before receiving these listed services from a provider that's not in your network or outside the state of Tennessee.

To get your prior authorization review started, call the number on the back of your BlueCross BlueShield of Tennessee member ID card.

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

Smart Money Idea

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.

Smart Health Idea

Just walk . . . for better health and a better quality of life

Heart bypass surgery costs about \$52,500.* — Diabetes and its complications cost an annual average of \$3,500.*

Yet, did you know that you could pay just \$60 a year for a pair of good-fitting walking shoes and spend a total of 30 minutes a day to help reduce the risk of heart disease and diabetes? It's a small investment for a big gain.

For motivation and helpful walking tips, log on to bcbst.com and click on BlueCross WalkingWorks. You can learn how to get started, what walking paths are in your area, and how to log your steps. As you advance, you can even learn training tips to walk a half-marathon! **Better health is just a few steps away.**

*Source: Internal claim data, BlueCross BlueShield of Tennessee, 2007.

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 explanation of benefits (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. If the provider still says the charge is your responsibility, call the Customer Service number on your BlueCross BlueShield of Tennessee member ID card. 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 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.

Smart Health Idea

7 Ways to Control Servings and Manage Your Weight

Controlling your servings will help you manage your weight. Here are a few tips to help you keep your servings under control.

1. Serve food already on plates instead of placing serving dishes on the table "family style" at meals. Keep excess food out of reach to minimize temptation for second helpings.
2. Put the serving amount you plan on eating into a bowl or on a plate instead of eating straight from the container when you're snacking in front of the TV.
3. Divide up contents of a large food package into several serving-size containers.
4. Replace your candy dish with a fruit bowl.
5. Store tempting foods like cookies, chips or ice cream out of eyesight, perhaps on a high shelf or in the back of the freezer.
6. Move the healthier foods to eye level at the front of the pantry shelves or freezer.
7. Stick to the right serving size for foods, whether you're eating at home or in a restaurant. A serving of meat or poultry should be the size of a deck of cards. Vegetables or fruit should be the size of a woman's fist. A baked potato should be the size of a computer mouse.



Take your health benefits with you wherever you go

Whether you are at home in Tennessee, on a business trip to Nebraska, or on vacation in Norway, you have access to Blue Network 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 – at home, elsewhere in the U.S., or out of the country – follow these basic guidelines:

- Always carry your BlueCross BlueShield of Tennessee member ID card and present it each time you request services from a network provider. Your ID card contains helpful information such as the copayment amounts, if applicable, and your plan's network.
- Call 1-800-565-9140 for 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.
- Go directly to the nearest hospital in an emergency. Simply present your BlueCross BlueShield of Tennessee member ID card at an emergency room if you have a health care crisis. Your emergency care is covered anytime, anywhere.*
- 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. Check your Evidence of Coverage for details.

Find network care in Tennessee

When you need medical care in Tennessee or a contiguous county, follow the general guidelines and take these additional steps:

- Find a network provider online at bcbst.com by clicking on *Find a Doctor*, in the printed provider directory, or by calling Customer Service at 1-800-565-9140.
- Make sure a provider participates in your plan's specific network before requesting services from any health care provider. Ask: "Do you participate in BlueCross BlueShield of Tennessee network ___? (you fill in the blank with your plan's network – P, S or K).
- Ask if doctors you were referred to participate in your plan's provider network before accepting services from them. Your doctor may not automatically refer you to a specialist, hospital or other health care provider in your network. To avoid higher out-of-pocket costs, you will want to ask if those referred providers are in your plan's network.

Find network care in the U.S. (outside Tennessee)

To find a BlueCard doctor or hospital in the United States (outside of Tennessee and contiguous counties), follow the general guidelines and these additional steps:

- For non-emergencies, call 1-800-810-BLUE (2583) or visit bcbst.com, click on *Find a Doctor*, and follow the steps for *Outside Tennessee*.
- Show the provider your member ID card when you arrive at the doctor's office or hospital. The provider will identify your PPO plan through this symbol:



- If you have a traditional indemnity plan, the provider will identify your benefits through this symbol:



Smart Money Idea

Choose the right place for care... your network doctor, an urgent care center or – for true emergencies – the ER

Each year, millions of Americans who need only routine medical care go to the emergency room (ER) rather than visit their doctor – and it's causing health care costs to increase. The average emergency room visit costs \$598,* while a visit to an urgent care center or physician's office costs much, much less. Even with your health plan paying a portion of the charges, it costs you more to go to the ER.

If you need urgent care – but not emergency care, you can find an in-network urgent care center near you by using the "Find a Doctor" tool on bcbst.com. Choose "Urgent Care Center" as the type of providers you need, then select your plan's Blue

Network. If outside Tennessee, click on the link below "SEARCH OPTIONS."

Urgent care centers in BlueCross BlueShield of Tennessee's network:

- Are open until at least 8 p.m. on weekdays.
- Are open on Saturdays and Sundays.
- Welcome walk-in patients and see them the same day.

Depending on your plan, you may just need to pay an office visit copay for care you receive at an in-network urgent care center – just as if you'd visited your doctor.

* Source: Internal claims data, BlueCross BlueShield of Tennessee, 2006.

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 U.S.
- Go directly to the nearest hospital in an emergency.
- 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 bcbst.com, click on *Find a Doctor*, and then click on *Outside the United States*.
- If you need to be hospitalized,
 - Call BlueCross BlueShield of Tennessee at 1-800-565-9140 for prior authorization and



- Call the BlueCard Worldwide Service Center for help arranging hospitalization.
- In most cases, you should not need to pay upfront for inpatient care at participating hospitals except for the usual out-of-pocket expenses. The hospital should submit your claim on your behalf.
- You *will* need to pay upfront for care from a doctor and from a non-participating hospital.
- Then, complete an international claim form and send it with the bill(s) 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*, *Outside the United States*.

Smart Health Idea

Take the stairs instead of the elevator

Too busy to exercise? One easy way to fit a few minutes of exercise into your day is to take the stairs instead of the elevator whenever you can.

Just like walking, nearly everyone can climb stairs. It doesn't take special gear or clothing, just plain old stair steps. You can do it at home, at work or at the gym.

While walking helps you become fit and feel better about yourself, climbing stairs does that and more. It makes your leg muscles stronger and tones your calves, thighs and buttocks. Stair climbing strengthens your bones, and it gives you a cardiovascular workout. The muscle that works the most is your heart, helping you avoid heart disease and diabetes.

It is low impact and safe for the knee joints as long as you don't overdo it and don't have existing knee problems it could aggravate. Good cross-training shoes can provide cushioning.

And stair climbing is a very efficient exercise. According to AskMen.com, climbing stairs burns twice as many calories as walking. You can burn up to 300 calories for 30 minutes of climbing stairs, depending on your body weight and rate of speed.

Stair climbing is like a vertical walk. You can track your steps with a pedometer to stay motivated. Log your steps on bcbst.com by visiting the BlueCross WalkingWorks pages.

Step up to better health by taking the stairs several times a week.



Be smart about prescription drugs with BlueCross BlueShield of Tennessee

If you have prescription drug coverage through BlueCross BlueShield of Tennessee, you have a valuable benefit that can help your family stretch its health care dollars.

You can save money on your medications in several ways. You can:

- Use a network pharmacy.
- Fill prescriptions for more than a month's supply using one of BlueCross BlueShield of Tennessee's Home Delivery mail service options.
- Choose generic drugs whenever they are an option.
- Use Over-the-Counter (OTC) medications when you can as an alternative to prescription drugs.

Find a network pharmacy

Your prescription drug plan gives you access to a pharmacy network managed for BlueCross BlueShield of Tennessee by Caremark. The

network offers medications at preferred prices from over 60,000 participating pharmacies nationally and over 1,800 in Tennessee, including every national chain and many independent pharmacies. You'll save money by using a network pharmacy for your prescription medications instead of an out-of-network pharmacy.

You can locate network pharmacies the same way you look up network doctors and hospitals online.

- Visit bcbst.com and click the *Find a Doctor* link.
- Select *Pharmacy*. (You may also locate doctors, hospitals, dental, behavioral health, rehab or other providers.)
- Follow the easy directions from there.

You'll find the most current listing of network providers in the online directory. If you don't have Internet access, your printed directory lists participating pharmacies, as well. Check with your employer for a copy or call Customer Service toll free at 1-800-565-9140.

Save time and money with a network pharmacy

When you use a network pharmacy, you pay less for your prescription medication. Pharmacies in the BlueCross BlueShield of Tennessee pharmacy network have agreed to preferred pricing for your prescription drugs.

If you use an out-of-network pharmacy, your plan pays less – at the out-of-network level, and you pay a non-preferred price for your medications and file your own claims. You can download a claim form off the Pharmacy section of bcbst.com or call Customer Service to have a form sent to you. Benefits are usually less – often much less – if you use an out-of-network pharmacy.

Learn about your prescription drug plan

Taking a few minutes to understand your prescription drug plan will help you later when you need to use your benefits. Your drug coverage will be one of these plans:

- High deductible health plan – You pay all prescription costs until a deductible is satisfied. After that point, the plan pays a share of costs, and you pay the other share.
- Deductible/coinsurance plan – You pay all prescription costs, even after the deductible is met. BlueCross BlueShield of Tennessee will reimburse to you the plan's share of costs after the deductible is met.

- Two-tiered plan – You pay different copayment levels between generic drugs – a low copayment – and brand name drugs – a high copay compared to generic drugs.
- Three-tiered plan – You pay different copayment levels for generic, preferred brand name drugs and elective (non-preferred) brand name drugs. Use the online or printed Preferred Drug List (PDL) to guide you to therapeutically safe, effective and more cost-effective drugs than similar brands you may be using.

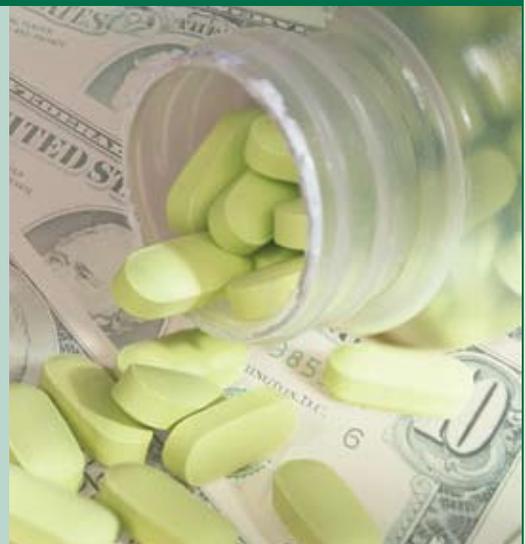
Check your benefits summary to find out what type of prescription drug plan you have. Your member ID card is also a source of information, showing which network you are in (see the card diagram on page 2) and what your tiered copayments are.

Smart Money Idea

Save money even if your plan does not include prescription drug coverage

Even if your health plan does not include prescription drug coverage, you may still save on your prescription purchases. With the BluePerks Discount Drug Card, you can save up to 20 percent on prescription medications not covered by a health or prescription drug plan. Simply present the card at participating pharmacies to receive instant discounts.

You can print off your BluePerks Discount Drug Card and find a participating pharmacy near you at bcbst.com.



Use the online Drug Search Tool to make wise choices in the drugs you take

If television ads leave you confused about your prescription drugs, you can use the online Drug Search Tool to clear up misunderstandings. The Drug Search enables you to search for prescription drugs within BlueCross BlueShield of Tennessee's drug formulary by name, intended use, and classification. The result will show the drug's benefit tier in your plan, generic alternative, therapeutic alternative and the potential cost savings of choosing a particular drug over another.

Easy steps to take:

- Log on to bcbst.com and choose *Health Tools* on the home page.
- Click *Drug Search* from the list of tools.
- Type the name of the drug in the Drug Name field or choose from the selections in the Usage or Classification menus. For example, type in the name-brand drug Crestor®.
- See what drugs compare to Crestor organized by benefit tier, and then dosage. Click the dollar sign next to the alternative drugs for more information on how the cost compares to Crestor.
- Then, close that separate browser window to return to the summary page. You can compare the cost of this drug with others by choosing the Compare Costs button next to the appropriate drug.
- See the cost of each drug, organized by benefit tier, then price.

Crestor is a registered trademark of the AstraZeneca group of companies.



Compare drug delivery options

Your prescription drug plan may offer several options that save you time and money. Check your Schedule of Benefits or call Customer Service at 1-800-565-9140 to see if these options are available.

If they are, maximize your benefits and receive the highest level of coverage under your plan by using the Home Delivery Service and the Home Delivery Retail Network to fill prescriptions for more than a month supply.

Home Delivery

Home Delivery, also called CareMark® Mail Service, is a convenient and cost-effective way to get your prescriptions delivered by mail right to your door. Your medications are delivered in plain, tamper-resistant packaging. And every prescription is reviewed for possible drug interactions with other medications you may be taking. You also receive information with every order to ensure the proper use of each drug.

Easy to start. If you're currently filling a prescription at a neighborhood pharmacy, simply call FastStart at 1-866-443-9159 to get started today. Just give the operator this information:

- The member ID number (on your membership ID card)
- The name of the medications you need
- The shipping address
- Your credit card number and expiration date
- The physician name and phone number

Your doctor will be contacted, and if your physician authorizes the prescription, your medication will be mailed to you. From phone call to your mailbox takes just 10 to 14 days.

Refills made simple. Request refills online at Caremark.com or by phone at 1-877-683-6837. Both are available 24 hours a day, seven days a week.

To refill your prescription via the Internet or phone, you'll need:

- Your prescription number
- Your five-digit zip code
- Your credit card number and expiration date

Take full advantage of the convenience and potential cost savings that prescription home delivery offers. If you have any questions, please call the toll-free member services line at 1-877-683-6837.

Home Delivery Retail Network

If your prescription drug plan includes the Home Delivery Retail Network, you can obtain up to a 90-calendar-day* supply of drugs. This network consists of small and large retail pharmacies that dispense prescription drugs to BlueCross BlueShield of Tennessee members on the same terms as Home Delivery. Simply pick up your prescription at the retail pharmacy or ask to have it mailed to you at no extra charge.

The following national chain pharmacies are part of the Home Delivery Retail Network:

- CVS Caremark
- Eckerd
- Food City
- Fred's
- Kmart
- Kroger
- Publix
- Rite Aid
- Sam's Club
- Super D
- Wal-Mart
- Walgreens

You can find the complete Home Delivery Retail Network directory at bcbst.com or by calling Customer Service at 1-800-565-9140 for a printed copy.

If you choose to use a retail pharmacy that is not part of the Home Delivery Retail Network, you are limited to a one-month supply.

** Your doctor will need to write your prescription for a three-month supply. Specialty pharmacy medications are limited to a one-month supply.*

Select generic drugs – Why pay more?

On average, generic equivalents cost about 20 to 70 percent less and produce the same results as comparable brand-name drugs.

Many people have the perception that generic equivalent drugs don't work as well as brand-name drugs, but the Food and Drug Administration (FDA) requires generic drugs to contain the same quality ingredients – and work just as well as brand-name drugs. And you'll pay less for generics almost every time.

Even if a brand name drug does not have a generic equivalent, there may be some alternatives you can discuss with your doctor in order to save money. While not chemically the same drug, a therapeutic alternative may treat the same condition for less money.

Smart Money Idea

Choose generics vs. brand: Generics measure up

Knowing the truth about generic equivalent drugs can help you make smart decisions about the drugs you take – and save money on your prescription costs.

Generics are required to act the same.

Firms seeking to sell generic drugs must show that the drugs deliver the same amount of active ingredients in the same timeframe as the original brand products.

Generics are required to be just as potent.

The federal Food and Drug Administration requires generics to have the same quality, strength, purity and stability as brand name drugs.

Generics are required to be just as safe.

The FDA requires that all drugs be safe and effective, with benefits that outweigh their risks. Since generics use the same active ingredients and work the same way in the body, they have the same risks and benefits as their brand name counterparts.

Generic manufacturing facilities must measure up.

The FDA won't permit drugs to be made in substandard facilities. Generic firms have facilities equal to those of brand name firms. In fact, brand name manufacturers actually make an estimated 80 percent of generic drugs.

Generics have similar rates for side effects.

The FDA monitors reports of adverse drug reactions and has found no difference in the rates between generics and brand name drugs.

Generic savings can be substantial.

On average, consumers can save 20 percent or more on their drug costs by choosing generics whenever possible.

Use over-the-counter medications to save money

While OTC drugs are not covered, you can buy some of the most popular and widely prescribed drugs on the market without a prescription.

You'll pay much less for OTC medications than their prescription alternatives, yet they can have similar results. And you can buy these medications when you need them without having to get a prescription from your physician.

It's important to know your benefit plan may not cover prescription drugs that have OTC equivalents. (Check your benefit materials for more details.) There are thousands of OTC alternatives to prescription drugs, so talk with your doctor or pharmacist about which ones might work for you.

You can learn more about OTC drugs and which ones are available at their original prescription-strength at bcbst.com.

Use online tools to be a smart prescription drug consumer

BlueCross BlueShield of Tennessee offers online tools to help you be a smart prescription drug consumer. Working with your doctor and pharmacist, you can use the information at bcbst.com to make wise choices about the drugs you take and the amount you pay.

You can also find important information about safe, effective, affordable generic drugs that save you money. Lists of medicines that have quantity limitations, or those that require prior authorization, can be found on the Web site.

From bcbst.com, you can link to Caremark.com to learn about convenient home delivery and prescription mail order programs, review your prescription benefits and compare drug pricing, find a pharmacy with maps and directions, speak to a licensed pharmacist, and more.



Smart Health Idea

Consider prescription drugs carefully

Every medication has side effects. And each one has a cost. The more you know about medications, the less likely you are to suffer serious and costly side effects that can put your life in danger. To avoid problems, talk to your doctor about any medications he or she prescribes to make sure they are right for you.

- Share everything. Always tell your doctor all the medications you are taking including over-the-counter products.
- Feel free to speak up. Ask if the drug is likely to interact with other drugs you are taking. Don't assume your doctor knows about your other medications.
- Consider the side effects. Always ask what the side effects are, and what to do if you have them.
- Consider all your choices. Newer drugs can be expensive, with more unpredictable side effects. Always ask your doctor if there is an established drug or generic medication that would work just as well and cost less.
- Know your benefits. If you have a prescription drug plan, learn what your benefits are before you visit the doctor. You can help your doctor make the most cost-effective drug choices for you by making sure he or she has the most current information.



Get discounts on health services and manage your health better through Well+Wise

Well+Wise provides healthy solutions for you and your family. It brings 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, Well+Wise works with you before health risks grow into serious health problems.

You can use Well+Wise solutions already mentioned in this guide, such as the cost/quality/comparison tools. Other programs and resources include:

- BluePerks for discounted services not covered by your health plan,
- Personal Health Manager to help you collect your personal health information in one convenient record,
- Personal Health Analysis that enables you to evaluate your current health risks,
- WalkingWorks to help you start and maintain a regular walking routine, and many others.

Pay less for alternative medicine and wellness services through BluePerks®

If you are one of the many people adding alternative medicine and wellness services to your health treatments, you know that these alternative services aren't covered by the average health plan. Fortunately, BlueCross BlueShield of Tennessee now makes many of them more affordable with the BluePerks discount program. Exclusively for BlueCross

BlueShield of Tennessee members, BluePerks allows you to get discounts of up to 50 percent on:

- Massages
- Acupuncture
- Cosmetic services
- Diet and supplement advisors
- Discounts on drugs not covered by your plan (up to 20 percent!)
- Fitness memberships
- Healthy events and activities
- Health magazine subscriptions
- Holistic physicians/practitioners
- LASIK corrective vision surgery
- Massage therapy
- Mind/Body and relaxation therapy
- Personal trainers
- Spa services
- Vision care products
- Vitamins
- Weight loss programs
- Yoga and Tai Chi instruction

You have no forms to fill out, no prior authorizations or claims to file.

- On bcbst.com, find the *BluePerks* page.
- Click on your area of interest or use the handy search engine to find participating practitioners.
- Then just show your BlueCross BlueShield of Tennessee membership ID card when you pay.

It's that easy. Best of all, the BluePerks discount program itself costs you nothing.

Popular among the BluePerks discount services are:



you have it done.

Cosmetic services: You may receive a discount on elective cosmetic procedures that are excluded from coverage under your health plan. You'll want to research the cosmetic procedure before

The bcbst.com Web site contains links to find out more about cosmetic surgeries and answer many questions you may have. It also contains a list of practitioners near you who participate in the program or you may call American WholeHealth Networks at 1-800-227-5911.

After the surgery is performed, pay the physician's fee, less the program discount. Remember that all medical procedures may have potential side effects and complications that may occur.



Massage or other complementary alternative medicine services: Complementary alternative medicine often addresses both your physical health and your state of mind. BluePerks

gives you access to discounted massage services, a day spa, a personal trainer, vitamins or practitioners of complementary alternative medicine.

Go online to find a list of practitioners near you who participate in the program. Fill in the form identifying the service you are interested in, your zip code and ideal distance to the service. A list of the people and companies providing that service, their licenses and other information – including the amount of their discount – is shown by clicking on their names.

If you don't have Internet service, call American WholeHealth Networks, Inc., 1-800-227-5911. Identify yourself as a member of BlueCross BlueShield of Tennessee.



Discounts on drugs not covered by your health plan: Start using the BluePerks discount drug card, and start saving up to 20 percent on prescription drugs not covered by your benefit plan.

Any prescription drug not covered by a health or pharmacy benefit plan is eligible for a discount. Depending on your plan, some non-covered prescription drugs could include:

- smoking cessation and weight loss drugs,
- lifestyle and cosmetic drugs,
- oral contraceptives,
- anti-fungal drugs,
- infertility medications, and more.

If you don't have a pharmacy benefit plan, you can use this card to receive a discount on any prescription medications – antibiotics, high blood pressure and cholesterol medications, and more. **Any prescription drug you don't have coverage for is eligible for a discount.**

Just present the discount drug card at a participating pharmacy to receive a discount on prescription drugs not covered by your plan. Print off a card and locate a participating pharmacy near you at bcbst.com.

Eight out of ten pharmacies nationwide accept this discount card, and there are no restrictions or limits on how often or how many times you use it.

It's important to remember this discount drug card is not insurance and cannot be used to purchase over-the-counter medications or to purchase prescription drugs covered by a health or pharmacy benefit plan.



Vision care services: Davis Vision offers you discounts on your eye exams and hardware purchases, such as frames, eyeglasses or contact lenses.

- Find a provider near you on the BluePerks pages of the Web site.

- If you have questions, call 1-800-783-7792. Be sure to enter the special BlueCross BlueShield of Tennessee client code, 7018, and identify yourself as a member.
- Show your BlueCross BlueShield of Tennessee membership ID card at the time you visit.



Jenny Craig® Weight Loss Program: The Jenny Craig weight loss program helps you achieve your weight loss and management goals. Jenny Craig's experienced consultants work with you to customize a personalized

weight loss program with a delicious, satisfying menu to fit your individual tastes and lifestyle.

Sign up by visiting bcbst.com or calling 1-800-Jenny20. As a BlueCross BlueShield of Tennessee member, you can receive a discount up to 50 percent.



LASIK or PRK eye surgery: Laser vision surgery can enhance the lives of those suffering from nearsightedness and astigmatism. Two of the most popular procedures – LASIK (Laser Assisted

In-situ Keratomileusis) and PRK (Photorefractive Keratectomy) – are available to you as a BlueCross BlueShield of Tennessee member at the discounted price of just \$895 per eye.*

To receive the discount, call TruVision to schedule an appointment toll-free at 1-866-338-2020.

Use BluePerks to save money on a number of non-covered services that can improve your health and well-being.

* This rate applies to services received in Tennessee. While discounts are available in all states, rates may vary. Call TruVision for information on out-of-state discounts.



Manage your health information conveniently with Personal Health Manager

As a BlueCross BlueShield of Tennessee member you now have an online health center

– the Personal Health Manager – that can help you get more involved in managing your health. With your Personal Health Manager, you can:

- Collect your personal health information safely and securely in one place
- Receive educational materials tailored to your health conditions and interests
- Receive information to share with your care providers

Plenty of tools, quizzes and news are online to help you learn more about health topics that could affect you. To use Personal Health Manager, log on to the secure BlueAccess pages of bcbst.com and begin to chart your progress toward better health.



Take a closer look at your overall health with Personal Health Analysis

By answering an online health questionnaire, you can learn about your risks and healthy habits in a personal wellness report

and action plan. The Personal Health Analysis is an online health risk assessment that makes it easy for you to take the first step in evaluating your specific health risks and making positive personal changes toward meeting better health goals.

- Select the Personal Health Analysis and see your Personal Health Manager resource.
- Click on Personal Health Analysis in the middle of the page.
- Complete your analysis and review your results.
- Use those results and any additional support provided to meet your better health goals.

While on the Web site, you may be invited to call Lifestyle Coaching if the program is available through your employer. The program

provides one-on-one support through a professional health coach to improve your health if you are at risk for health problems.



Take the first steps toward a fitter future with 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 the Web site. No matter your fitness level, you can learn about setting goals, the importance of stretching, walking tips, choosing walking shoes and Tennessee walking trails.

You can record your distance or steps in your personal walking log on the secure BlueAccess pages. And to stay motivated, you can find events around the state that have walks included in the online Calendar of Walks.

Walking is an easy way to exercise. The WalkingWorks program from BlueCross BlueShield of Tennessee can help you get started and keep going on your way to better health.

Other resources

Learn 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. Go to the member pages of bcbst.com to see the complete list of your rights and responsibilities. A print copy is available upon request.

Be assured of fair decisions about care

BlueCross BlueShield of Tennessee works hard to earn and keep your trust. Whenever possible, we want to be an open book about how we make decisions. 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. Denying care, service or coverage is not rewarded in any way to anyone whether employees, vendors or contracted practitioners by BlueCross BlueShield of Tennessee.

To give you peace of mind about the fairness of decisions, BlueCross BlueShield of Tennessee offers 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.

Learn your rights under the Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act of 1998, a federal law, 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.)

Those covered services and supplies are:

- 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 deductions and coinsurance that apply to your coverage. Your Evidence of Coverage contains more details about benefits for mastectomy-related services and supplies.

Understand 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 there 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

You can also find dental and prescription drug claim forms on bcbst.com, if your provider didn't file a claim for you. You can download them, fill them out and file them. For members who cannot easily access a CMS-1500 medical claim form, a link to print one is located on bcbst.com.

Contact us

You can e-mail a benefit or coverage question directly to Customer Service for a quick reply within two business days in the secure BlueAccess member self-service pages.

Web Site: bcbst.com

Mail:

BlueCross BlueShield of Tennessee

1 Cameron Hill Circle
Chattanooga, TN 37402-0001

Call Customer Service:

1-800-565-9140 (or the number your employer provides if you are a new member)

Monday – Friday, 8 a.m. to 5 p.m. Eastern Time



of Tennessee
plans for better health. plans for a better life.™

One Cameron Hill Circle
Chattanooga, TN 37402

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Davis Vision, administering the vision care item discount
TruVision, administering the LASIK eye surgery discount
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