

Your partner
for a
healthier you.



bcbsks.com/welcome



We're glad you're
a part of the
Blue Cross family.

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We're excited to serve your health insurance needs and appreciate the opportunity to be a part of your family. Every day, we work to empower our members and help them live healthy, active and rewarding lives.



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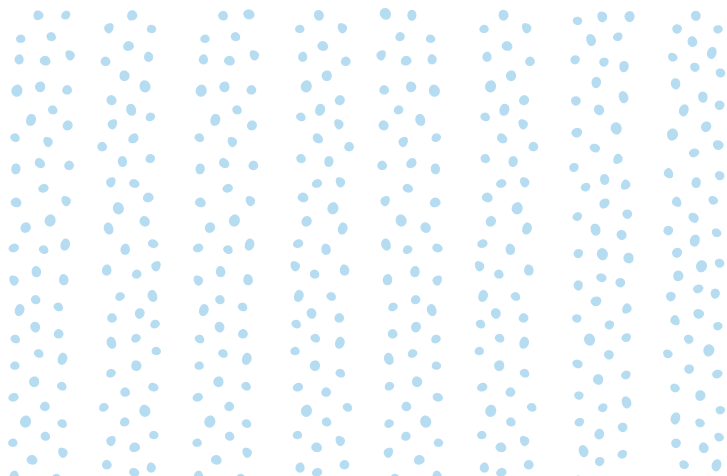
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Your ID card

Your card has information about you and your health coverage. Keep it with you so you have it when you need it.

1 Member information

The primary member's name will appear on all ID cards. The identification number will be used at the doctor's office, medical center and when calling Blue Cross with a question.

2 Your copay amounts (if applicable)

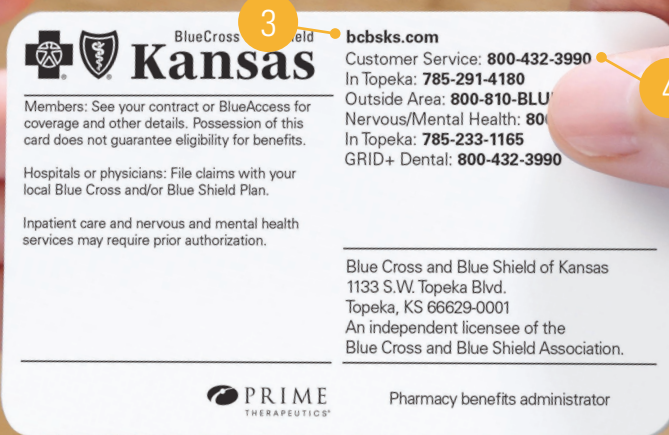
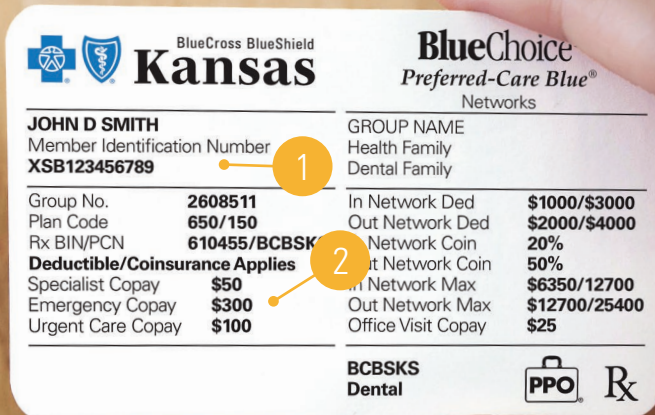
These amounts will tell you how much you can expect to pay each time you visit the doctor's office, visit the pharmacy or have an emergency room visit.

3 Your member website

Use [bcbsks.com](https://www.bcbsks.com) for information about Blue Cross, your plan, wellness information and more.

4 Contacting customer service

We are available to receive your call from 7 a.m. – 4:30 p.m. CST, Monday through Friday.



**Important! Stay informed and maximize your health benefits when you go paperless.
Go to [bcbsks.com/welcome](https://www.bcbsks.com/welcome) to get started.**

BlueAccess®

Our secure online member portal allows you to:

- » View benefits, including eligibility and deductible/coinsurance information
- » Check your claims
- » View, download and monitor medical expenses through your Explanation of Benefits (EOBs)
- » View, download or print your digital ID card

Registration is quick and simple

If you already have a BlueAccess account, log in to view your health plan information. If you don't have an account, registration is easy.

1. Go to bcbsks.com/welcome
2. Click *Sign up for BlueAccess*
3. Have your ID card handy and follow the step-by-step instructions



- 1 **Manage My Account** | Edit and manage your preferences.
- 2 **Forms** | Order a new ID card, find authorization forms and other forms related to your health insurance coverage.
- 3 **Summary of Benefits and Coverage (SBC) and Contract/Certificate** | View details about your coverage and contract.
 - » View your copay, deductible and coinsurance amounts
 - » Common medical coverage information
 - » Coverage for specific tests or treatments
- 4 **Strive, powered by WebMD ONE** | Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach your well-being goals (page 7).
- 5 **Blue365** | Exclusive health and fitness deals and discounts (page 6).



Find a doctor or hospital

With 99% of doctors and 100% of hospitals within our service area in Kansas, you have the flexibility to choose the doctor, hospital and pharmacy you want.

Find a doctor in your network:

1. Log in to BlueAccess (see page 3), click the *Doctors/Hospitals* tab at the top of the page.
2. From the drop-down menu (if applicable), select your prefix – the first three letters in your Member ID number.
3. Select if you are looking for a Medical or Dental Provider and then click *Continue*.
4. Your network and location will automatically populate. Select the service you're searching for.

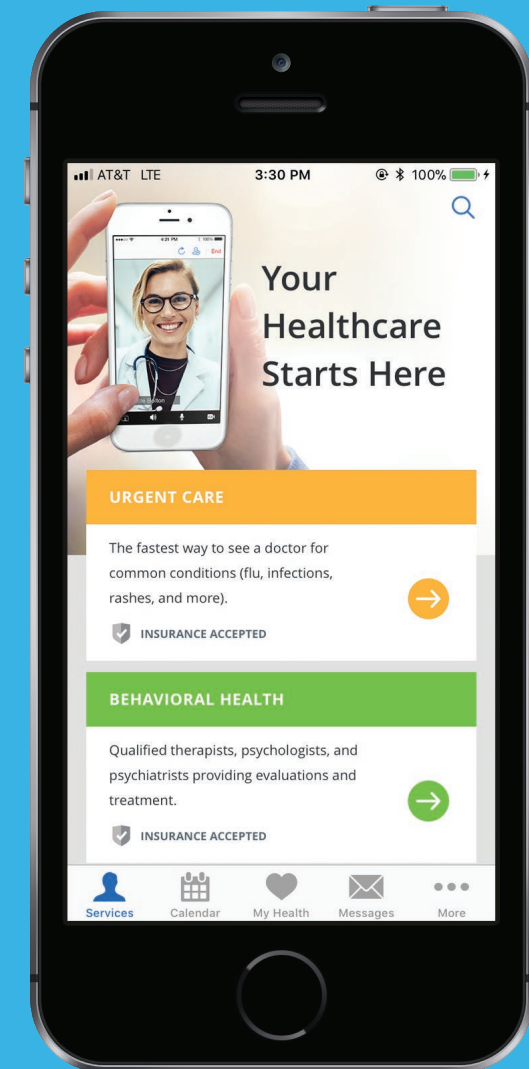
Once you've selected the service you're searching for, you will have access to our cost transparency tool and can compare costs before you go to the doctor. Please be aware these costs are average estimates for the total cost. Your health insurance plan may cover some or all of the medical service.

Important! If emergency care is needed – even outside of your network – you can go to the nearest hospital and still receive the benefits of your health plan.

Get care 24/7

Safe and secure, telemedicine is the quality care you need made easier. It allows healthcare professionals to evaluate, diagnose and treat patients from a distance using secure video/audio connections.

If you need telemedicine services, call your doctor first. If your doctor does not provide this service, go to your member welcome page, bcbsks.com/welcome, to learn what services are available to you.





Blue365®

As a Blue Cross member, you have access to exclusive deals and discounts. Blue365 helps make living a healthier lifestyle more fun and affordable.

Get exclusive deals and discounts for things like:

- » Gym memberships
- » Healthy eating and meal delivery
- » Fitness products
- » Personal care: Hearing and vision

Start saving today!

After logging in to your BlueAccess account, navigate to the wellness section and select Blue365 to sign up.

HealthyOptionsSM

As a Blue Cross member, you have access to our HealthyOptions program – a powerful set of services, tools and one-on-one support to live a healthy life at **no extra cost to you.**

Programs available include:

- » Disease management for members with chronic health conditions.
- » Case management for members with complex medical conditions.
- » Wellness management for tools to help members become tobacco-free, manage stress, have a healthy pregnancy or lose weight.
- » Strive, powered by WebMD ONE provides you with a recommended health action plan, a personalized homepage, and other tools to help you achieve your unique well-being goals.
- » Discounts through Blue365 (see page 6).
- » Educational resources through our Wellness Media Library.

Explore your options to living a healthier life by visiting your member welcome page at bcbsks.com/welcome.





Preparing for your doctor's visit

Health plans vary in their coverage of brand-name drugs, emergency care and different types of surgery.

Review your Summary of Benefits and Coverage (SBC) document in BlueAccess prior to your appointment so you know what your plan covers.

Schedule your preventive care screenings

Most Blue Cross plans pay 100% of the cost for preventive care – things like colonoscopies, well-woman visits and immunizations – when you see a doctor in your network. Check your SBC document in BlueAccess for details.

Where to get care

Knowing where to go for medical care can save you time and money. It can also help get you the best care for your situation. See the chart on page 9 for assistance in making the right decision for your healthcare needs.

	Doctor's office	Telemedicine	Urgent care	Emergency room
When to go	When you have any medical concern, your primary doctor knows you best and has your medical records. Your doctor oversees your care and can provide routine services and preventive exams. Your doctor can help you manage your medication and refer you to a specialist, if needed.	When you have a non-emergent health condition and don't want to leave your home or office, a virtual doctor's visit is an option. Telemedicine lets you interact with a board-certified doctor at your convenience on your phone, tablet or computer.	When you need care quickly, but it is not an emergency and your primary doctor may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.	When you need immediate treatment of a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention.
Type of care ¹	<ul style="list-style-type: none"> » Routine checkups » Immunizations » Preventive services » Manage your overall health 	<ul style="list-style-type: none"> » Cold/flu » Fever » Rash » Sinus infection » Pink eye » Ear infection 	<ul style="list-style-type: none"> » Common infections (e.g., strep throat) » Minor skin conditions (e.g., poison ivy) » Flu and fever (below 104°) » Earache/sore throat 	<ul style="list-style-type: none"> » Heavy bleeding » Large open wounds » Chest pain » Major burns » Severe head injury » Broken bones » Shortness of breath
Cost and wait times ²	<p>Low cost</p> <ul style="list-style-type: none"> » Often requires a copay and/or coinsurance » Normally requires an appointment » Little wait time with a scheduled appointment 	<p>Low cost</p> <ul style="list-style-type: none"> » Often requires a copay and/or coinsurance » Usually available 24/7 with very little wait time 	<p>Medium cost</p> <ul style="list-style-type: none"> » Often requires a copay and/or coinsurance usually higher than an office visit » Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first 	<p>High cost</p> <ul style="list-style-type: none"> » Often requires a much higher copay and/or coinsurance » Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first

¹ This is a sample list of services and may not be all-inclusive.

² Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary depending on your plan type.



How your health expenses are paid

When you see a doctor in your network, your doctor will submit a claim after you've had a visit or medical procedure. The doctor's office may ask you to pay some or all of the bill before you leave depending on your health plan.

Once the claim has been received by Blue Cross, it will be processed to:

- » Make sure the visit or medical procedure listed within the claim is covered by your plan.
- » Ensure the visit or medical procedure is charged at a discounted rate for seeing an in-network doctor.
- » Determine how much you will be responsible to pay depending on your health plan – if you have a copay, if you're working towards meeting a deductible, if it's a preventive care service, etc.

Once a claim has been submitted, you can check the status through your BlueAccess account. This will provide you information about the total amount charged, what discounts you receive and what you will be responsible for paying.

Understanding your Explanation of Benefits (EOB)

EOBs are an easy-to-read record of your claims, providing you a complete view of your out-of-pocket healthcare expenses.

An EOB is created each time you or someone on your plan has a medical expense like a doctor's visit, a prescription filled or medical procedure. All EOBs can be viewed through your BlueAccess account (see page 3).

- 1 **Provider Contractual Write-off** | This is the savings you receive by going to an in-network provider.
- 2 **Amount Paid** | This is the amount Blue Cross paid for the visit or procedure.
- 3 **Your Responsibility** | This is categorized by the amount applied to your deductible, coinsurance or copay. Total Patient Responsibility is the amount you will be billed by your doctor.

EXPLANATION OF BENEFITS
THIS IS NOT A BILL
PLEASE KEEP FOR INCOME TAX PURPOSES

BlueCross BlueShield
Kansas
An independent licensee of the Blue Cross Blue Shield Association

1133 SW TOPEKA BLVD
TOPEKA KS 66629-0001

NW00123456
Page # 01 of 01
02/28/18

Member ID: XSB123456789
Group Name: XYZ CORP EMPLOYEE GROUP
Group Number: 12345

AMANDA SMITH
1245 SW Elm St
Topeka KS 66601

Patient Name: Arthur
Place of Service: Office
Date Received: 02/23/18

Claim Number: 251711011917
Type of Service: Surgeon
Date Processed: 02/28/18

3
Billing Provider: Topeka Ear Nose & Throat

of	Total	Other	Provider	Amount	See Note Below	Non-covered	Applied to	Patient's	Copay	Total
ice	Charges	Insurance	Contractual	Paid		Charges	Deductible	Share		Responsibility
3/18	390.00		65.20	122.80			171.31	30.69		202.00
Total	390.00		65.20	122.80			171.31	30.69		202.00

Credited to Medical Deductible
Credited to Medical Deductible
Credited to Medical Deductible

YOUR RESPONSIBILITY*

Time Period	Arthur	Family
01-01-2018	\$500.00	\$500.00
01-01-2018	\$30.69	\$30.69

* Any amounts shown in these columns are your responsibility according to your contractual provisions when we are your primary insurance carrier.
NOTE: H - Our contracting provider has agreed to accept our payment allowance and should not bill the patient for the provider write-off. Refer to the Allowable Charges section of the patient's contract.

obtain a description of the procedure and/or diagnosis code billed by your provider, please contact customer service.

earn more about Health Care Reform and access your Explanation of Benefits on our web site.

or claim information
www.bcbks.com

For customer service call 1-800-432-7000
Please see... FAX: 316-234-7000

Glossary

As you've read through this handbook, you may have come across an unfamiliar word or term. These terms are frequently used within your health plan information and usage documents, and may be mentioned to you when at the doctor's office or hospital.

Allowed Amount

The amount Blue Cross determines as the maximum amount paid for the medical service provided.

Coinsurance

Coinsurance is your share of the cost of a covered medical service after you've met your deductible for your benefit period.

Copayment or Copay

A copayment is the set dollar amount you pay (for example, the \$20 you pay when you check out at the doctor's office) for medical services or prescription drugs at the time you receive them.

Deductible

A deductible is the set dollar amount you pay toward covered medical services each benefit period before Blue Cross starts paying toward those services.

Explanation of Benefits (EOB)

You receive an EOB after a visit to a doctor, healthcare provider, pharmacy or facility. An EOB lists details of the medical service received including date, amounts paid by Blue Cross, and the cost you may owe.

In-Network/Out-of-Network Providers

In-network providers are healthcare providers and facilities that contract with Blue Cross or participate in the BlueCard program. You may pay less if you see an in-network provider.

Out-of-Pocket Maximum

The maximum dollar amount you pay for covered services in a benefit period before Blue Cross pays 100% of covered services. It includes your deductible, coinsurance and copayments.

You + Blue

We're happy you are a part of the Blue Cross family. Thank you for joining us, and welcome to healthcare the Kansas way.

We care about your health and well-being and are proud to be your partner for a healthier you.

Stay informed, connected and join the conversation. Follow us!





bcbsks.com/welcome



1133 SW Topeka Blvd. Topeka, KS 66629-0001

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