

HEALTHY GENERATIONS

Q4 2026

A publication for **CoverKids** members.



Treating Cold and Flu Symptoms

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BlueCare
Tennessee

CoverKids

Dear Member,

The end of the year is a great time to think about what you've accomplished this year. It's also a good time to think about what health or other goals you want to achieve next year. We're here to help you take care of your health. And we can support you in other ways, too.

We've put together some information to help you take care of your health and get other support you may need. In this issue, learn more about:

- › Important screenings for people with diabetes
- › Keeping your teeth and mouth healthy
- › How quitting smoking can help your health
- › Signs of depression and how to treat it
- › And more

Have a great holiday season and a happy new year. And remember, we're here if you have questions about your health plan. Just give us a call.

Best of Health,

Your Member Care Team



JOIN US ONLINE!

Learn more about your benefits and get health and wellness tips.

Visit us at bluecare.bcbst.com/coverkids

Like us on Facebook® at facebook.com/bluecaretn

Follow us on Instagram at instagram.com/bluecaretn

HEALTHY GENERATIONS

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This information is not meant to take the place of your health care provider's advice.

Healthy Generations is posted in English, Spanish and Arabic on
bluecare.bcbst.com/CoverKids-News.



Getting Help for Your Mental Health

It's normal to feel sad or down sometimes. But if your emotions get in the way of your life, it might be something more.

Depression is a mental health condition. It can cause serious symptoms that affect how you feel. And it can change how you do everyday activities, like eating and sleeping. Not everyone feels depression the same way. Some common symptoms are:

- › Feelings of sadness or anxiety that won't go away
- › Feeling hopeless or unable to see the good in things
- › Being more irritable, frustrated or restless than normal
- › Not being interested in your hobbies or other fun activities
- › Trouble sleeping or sleeping too much
- › Suicidal thoughts or actions

If any of these symptoms last more than two weeks, it's important to see your doctor. They can help you get the right care. Your benefits include mental health care.



MENTAL HEALTH CARE ON THE GO

You can get virtual mental health care through Teladoc Health®. Choose a therapist who fits your needs. Talk with them anywhere by phone or video chat at no cost to you.

Visit teladochealth.com or call **800-835-2362** (TTY: **855-636-1578**) to get started.



Don't Skip Your Mammogram

Most women ages 40 to 74 should get a mammogram every two years. Yet many women don't get screened on time. In the U.S., 1 in 5 women haven't had a recent mammogram.

Screening Isn't Equal for Everyone

Some groups are less likely to get mammograms:

- › Women with lower income and less education are less likely to get screened.
- › Hispanic women are less likely to have had a recent mammogram than Black or white women.
- › Women who live in rural areas often face problems like long travel distances and fewer clinics, which can lower screening rates.

These differences matter. When women miss screenings, doctors may find cancer later, when it's harder to treat.

Take Action Today

Talk with your provider about when you should get screened. We cover mammograms at no cost to you. If you need help scheduling a visit or getting a ride, give us a call.

MAMMOGRAMS WORK

Screening every two years can lower the number of breast cancer deaths by about 25% in women ages 50 to 74. Almost all women diagnosed at the earliest stage live at least five years, compared to far fewer women diagnosed at later stages.

Sources: https://progressreport.cancer.gov/detection/breast_cancer,
<https://www.komen.org/breast-cancer/screening/screening-disparities/>,
<https://www.cdc.gov/nchs/has/topics/mammography.htm>

Treating Cold and Flu Symptoms

Getting sick isn't fun. But it's important to know how to treat different things so you can get well faster. Here are some tips to help you feel better if you get a cold or the flu.

Most colds and the flu are caused by a virus, not bacteria. So antibiotics won't work on them. Antibiotics only work on bacterial infections.

Taking antibiotics when you don't need them can mean they won't work as well in the future. And they can cause side effects, like a rash or upset stomach.

What to Do if You Get Sick

The CDC says most people who get the flu should stay home and avoid contact with other people. It's OK to get medical care.

If your doctor recommends antiviral medicine, you should start taking it as soon as possible. Be sure to take it exactly as your doctor says.

Once you haven't had any fever for 24 hours without using medicine and your symptoms are getting better, you can go back to your daily routine. If you don't have a fever at all, the CDC says you should stay home for at least five days from the time your symptoms start.



OVER-THE-COUNTER (OTC) DRUGS

If you have a cold, over-the-counter drugs may help you feel better. Ask your doctor or pharmacist what's right for you. TennCare covers some OTC drugs at no cost to you. You can find the list of covered products here: <https://contenthub-aem.optumrx.com/content/dam/contenthub/onboarding/assets/TennCare/Covered-OTC-List.pdf>

Sources:

<https://www.cdc.gov/flu/treatment/index.html>, <https://www.cdc.gov/flu/takingcare/index.html>



Importance of Screenings for People With Diabetes

Preventive screenings are an important part of staying healthy. And if you have diabetes, there are some extra screenings you may need to keep an eye on your health. These screenings can help be sure you're managing diabetes well and can lower your chance of heart, kidney and eye disease. Ask your doctor about these tests at your next visit.

A1C

An A1C test checks your average blood sugar level over the last two or three months. Keeping your blood sugar in a healthy range can lower your risk of things like nerve damage, kidney disease and vision problems. Your doctor can tell you what a healthy A1C is for you. You should have this checked at least every six months.

Albumin-to-Creatinine Ratio (ACR)

An ACR test is a urine test that checks for a protein called albumin in your urine. Too much albumin can be a sign of kidney damage. If this test shows any damage, early treatment can help keep the damage from getting worse. You should have this test once a year or more, depending on your results.

Dilated Eye Exam

This eye exam checks for signs of diabetic eye disease, like diabetic retinopathy. Your doctor may check for other eye problems, too. How often you need this test depends on the type of diabetes you have and how long you've had it. Your doctor can tell you how often you should have this exam.

Having these tests and any others your doctor recommends can help you manage your diabetes and keep track of your health. And they can help find health problems earlier — when they can be easier to treat. We cover these tests and other preventive screenings at no cost to you.

Sources:

<https://diabetes.org/living-with-diabetes/newly-diagnosed/health-checks-people-with-diabetes>



This is Your Year to Quit Smoking

Any day is a good day to quit tobacco and smoking. But in November, there's an extra focus on it with Healthy Lung Month and the Great American Smokeout. These national events focus on the benefits of quitting smoking and tobacco.

Smoking and using tobacco damage the lungs and make it harder to breathe. They also raise the risk of heart disease, stroke and many cancers. And secondhand smoke can put your family at risk, too. The CDC says smoking causes most cases of lung cancer in the U.S. If you currently smoke or smoked in the past, you may qualify for lung cancer screening at no cost.

But there are a lot of benefits of quitting.

When people quit smoking, their body starts to heal. Within days or weeks of quitting, you may:

- › Breathe better
- › Cough less
- › Have a lower risk of disease

We know quitting isn't easy.

Many people need help to quit. Your benefits cover quit-smoking aids, like counseling and approved medications. Our **CareTN app** also has a smoking cessation program. These tools can double the chance of quitting for good. Download the app from your phone's app store. Then use code **bctjoinfree** to get started.

Smoking is a leading cause of preventable disease and death. Quitting improves health and helps protect your family from secondhand smoke. Talk with your doctor or give us a call if you need help quitting.

Sources:

<https://www.cdc.gov/tobacco/>

<https://www.cancer.org/cancer/risk-prevention/tobacco/great-american-smokeout.html>

Keep Your Smile Strong

Your teen years are an important time for your teeth. The habits you build now can help keep your teeth healthy and strong throughout your life.

Tips for a Healthy Mouth

- › **Cavities can sneak up fast.** Sugary snacks and drinks hurt your teeth because they feed the germs that cause cavities. Brushing your teeth twice a day and flossing daily can help.
- › **If you have braces, they need extra cleaning.** If you're having trouble keeping them clean, talk to your dentist for tips.
- › **Wisdom teeth may show up as you get older.** They can be hard to clean and can cause pain or infection. See your dentist if you think your wisdom teeth are coming in.
- › **Gums matter, too.** Red or bleeding gums can mean plaque is building up. Brushing your teeth regularly can help keep your gums healthy.

Dental problems can hurt and cost more to fix later. But simple habits now can protect your smile for years.



SMOKING AND VAPING CAN WRECK YOUR SMILE

Smoking and vaping hurt your mouth, even if you're young. Health experts say tobacco and nicotine products can:

- › Stain teeth and cause bad breath.
- › Make gums sore and more likely to get infected.
- › Slow healing after dental work.
- › Raise the risk of mouth cancer later in life.

Quitting or never starting helps protect your teeth and gums. Damage to the mouth can show up early. We can help you quit smoking or vaping. Just give us a call.



Checking In: Men's Mental Health Matters

November is Men's Mental Health Awareness Month, but mental health matters all year long. Your mental health is part of your overall health. Your mind needs care just like your body does.

It's normal to feel sad, down or anxious sometimes. Health problems, work stress and personal challenges can take a toll. Many men struggle with these feelings but don't seek help. Some may worry about what others will think or say. If you notice changes in your mood or emotions, it's important to pay attention. These feelings can be a sign your brain may need care. And it's OK to ask for help.

Talking with someone can make a difference. Sharing your feelings with a trusted friend or family member can help you feel less alone. Sometimes, talking with a professional is also helpful. If you've been feeling down, tell your primary care provider. They can help you find support and connect you with the mental health care you need.

If you're facing a mental health emergency, don't wait to get help. Call or text the Suicide & Crisis Lifeline at **988**.



Taking Care of You and Your Baby

Pregnancy is an exciting time, but you have a lot to think about while you prepare for your baby's arrival. Taking care of yourself while you're pregnant is one of the best things you can do to help give your baby a healthy start in life. Getting regular prenatal care is a great place to start.

As soon as you think you're pregnant, schedule a visit with your doctor. Every pregnancy is different. So it's important to see your doctor regularly, even if this isn't your first baby.

Your doctor will do a physical exam. They may also do things like blood work or an ultrasound. You can talk to them about any health concerns or questions you have.

We cover prenatal care at no cost to you. If you need help finding a provider, give us a call. We can help you schedule a visit and get a ride if you need one.

Visit countthekicks.org to learn more about tracking your baby's movements. They have an app you can use to record your baby's movements and notice if something changes. And it can help you decide if you need to schedule a visit with your doctor.

Care When You Need It

If you've recently lost a pregnancy, we're here with extra support during this difficult time. You can talk with peer support specialists or our maternity care team for help.



Does Your Child Need an Individualized Health Plan (IHP)?

An IHP is for kids who need medical or behavioral health care services at school.

Your child may benefit from an IHP if they have diabetes, severe allergies or another medical condition that affects their daily life or can become life threatening.

What does an IHP do?

An IHP focuses on how to manage your child's health while they're at school. It includes details about their health, emergency procedures and daily care routines.

Why's it important?

Having an IHP can help keep your child safe. It tells school staff and nurses how to support your child's condition(s) and what they would need in an emergency.

How's it different from an Individualized Education Program (IEP)?

Both an IHP and IEP can help your child get the support they need to thrive at school. But they serve different purposes.

Have more questions about IHPs or IEPs? Contact your child's school.

AN IHP IS:

- › Health-focused
- › For children with medical needs

AN IEP IS:

- › Education-focused
- › For children with learning challenges affecting their education



Protect Your Teeth With Dental Sealants

Dental sealants are a great way to keep your teeth healthy and strong.

Sealants are thin, plastic coatings that are painted on the chewing surfaces of your back teeth. They help protect against cavities and tooth decay by sealing out food and germs.

Getting dental sealants is easy and painless.

Sealants are especially good for kids and teenagers. They can protect teeth during cavity-prone years. CoverKids provides sealant coverage for children and teens up to age 18. Sealants usually last several years before they need to be replaced.

Remember, sealants don't replace brushing and flossing. You still need to take good care of your teeth. But sealants give you an extra layer of protection. Ask your dentist if dental sealants are right for you and your family.

YOUR DENTAL CARE

You have dental benefits through your plan. You get:

- › Regular checkups and preventive cleanings
- › Diagnostic X-rays and exams
- › Topical fluoride treatments
- › Crowns, partial and complete dentures
- › Other medically necessary services

Call Renaissance at **866-864-2526** for your dental care questions.

Source: <https://www.mouthhealthy.org/all-topics-a-z/sealants>,
<https://www.cdc.gov/oral-health/prevention/about-dental-sealants.html>,
<https://newsnetwork.mayoclinic.org/discussion/mayo-clinic-q-and-a-teach-children-importance-of-dental-health-for-best-protection-against-cavities/>

ROASTED BRUSSELS SPROUTS

Looking for a healthy holiday side dish? Try this roasted Brussels sprouts recipe.

INGREDIENTS

- › 6 cups Brussels sprouts
- › 1 tablespoon vegetable oil
- › 1/8 teaspoon salt
- › 1/8 teaspoon black pepper
- › 1 teaspoon lemon juice

Servings: 6

Prep time: 5 minutes

Cook time: 20 minutes

Total time: 25 minutes

Notes: Try adding other seasonings with the lemon juice, such as red pepper flakes or parmesan cheese.

DIRECTIONS

1. Wash hands with soap and water.
2. Preheat oven to 400 degrees F.
3. Wash and trim Brussels sprouts. Cut large Brussels sprouts in half from top to bottom; leave small Brussels sprouts whole.
4. In a large bowl, toss Brussels sprouts with the oil, salt and pepper.
5. Place Brussels sprouts in a single layer on a large baking sheet. Lining the baking sheet with foil or baking parchment will help with clean-up.
6. Roast for 20 to 30 minutes, stirring once after 10 to 15 minutes. Sprouts should be tender and browned.
7. Remove from oven and drizzle with lemon juice.



HAVE DIABETES?

Our free diabetes program can help support you on your health journey. The program connects you with a care team, including a registered dietitian certified in diabetes education. Interested? If you have the **CareTN app**, you can send us a message through the app. Download the app from you phone's app store. Then use code **bcthelpwell** to join.

Source: <https://www.nutrition.gov/recipes/roasted-brussels-sprouts>



We'll Help You Find Support

Tennessee Community Compass can help you find support close to home. You can get help finding food, housing and other things you may need.

Get started online. Just go to **bluecare.bcbst.com**. Look for the **Need Some Extra Support** box at the bottom of the page. Then enter your ZIP code.

Have questions? We're here to help.

- › CoverKids members **888-325-8386**
- › TRS: Dial **711**, ask for **888-418-0008**

Find Low-Cost Wi-Fi Options

You may qualify for a free or low-cost internet plan. Learn more online at **tn.gov/ecd/rural-development/broadband-office/redirect-individual-and-family-resources/find-low-cost-wifi-options-and-devices.html**.

Stay Connected With TennCare

TennCare renewals happen every year. That means TennCare will see if you're still eligible for your CoverKids benefits. When you get a renewal packet, fill it out and send it back as soon as possible. If you don't fill it out, TennCare may end your benefits.

It's important for TennCare to have your correct contact info on file. That way they can get in touch with you about important information, like your benefit renewal. You can update your info two ways:

- › Online at tenncareconnect.tn.gov
- › By phone at **855-259-0701**

And don't forget to sign up for your TennCare Connect account online. You can manage your benefits, renew your coverage and choose how TennCare gets in touch with you.

Customer Service:

- › CoverKids members: **888-325-8386**
- › TRS: Dial **711**, ask for **888-418-0008**

New Notice of Privacy Practices Available

We've added an updated Notice of Privacy Practices (NOPP) for 2026 to our website. This notice tells you how we may use and share information we have about you. And it tells you how you can get access to this information.

You can find the NOPP here: https://bluecare.bcbst.com/forms/BlueCare_notice_of_privacy_practices.pdf

Coming Soon: 2027 CAHPS Survey

You may get a survey in the mail early next year. It's your chance to let us know how you feel about your care, whether you only go to the doctor for yearly checkups or see several health care providers. We'll use your answers to see how we can better work with providers to make sure you get the best care.

If you get a survey, please fill it out. Then return it in the envelope provided. You don't need any postage for it. We appreciate you taking the time to give us your feedback. It can help us make changes that help all our members.



Tell Us About Your Health Needs

To help us understand the care that's right for you, please tell us about your health history and needs. We ask our members to update their information once a year. You can tell us:

- › Digitally through our free **CareTN** app.
- › By phone at **888-416-3025**.

Once we know more about you, we'll connect you with the services you need and help you take steps to improve your health.

Get started with CareTN

Download our free CareTN app from the App Store or Google Play. Then, you'll just need your Member ID and one of the access codes below to get started:

- › **bctmeethistory** (ages 16 and older)
- › **bctmeetpediatric** (ages 15 and younger)



Is It Time for Your Mammogram?

Preventive screenings are a great way to keep an eye on your health. A mammogram is an X-ray of the breast. It can help find breast cancer earlier, when it may be easier to treat. It can even find cancer before you or your doctor notice any changes or find a lump.

The U.S. Preventive Services Task Force recommends women at average risk of breast cancer start getting screened at age 40. Women ages 40 to 74 should be screened every other year. But talk to your doctor about what's right for you. Based on your age or risk, they may recommend you get a different kind of screening. Or they may recommend screenings more or less often.

We cover mammograms at no cost to you. If you need help scheduling your appointment, give us a call. We can help.

FREE BENEFITS FOR OUR MEMBERS

As your health plan provider, we think it's important you know what services are available to you. We've listed some of them here, but please see your member handbook for complete information.



WELL-CARE VISITS

CoverKids members from birth through age 18 get free checkups. These visits make sure they meet important milestones and get needed vaccines.

They're also covered for all medically necessary care to treat problems found at checkups. This includes medical, dental, speech, hearing, vision and behavioral health.

Babies & Toddlers:

At least 12 checkups before they are 3 years old

Children Age 3 and Up, Including Teens:

Need a checkup every year

We can help you schedule a checkup. Sign in to your online account on

bluecare.bcbst.com/coverkids and click the chat icon. Or call us at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

YOUR GUIDE TO 24/7 HEALTH SUPPORT

Do you have a health question? Nurseline* is here for you. Just call **800-262-2873**. Nurses are available 24/7 to give health advice and help with things like:

- › Deciding if you need to go to an ER or get care somewhere else
- › Symptom assessment
- › Urgent and non-urgent care advice
- › Behavioral health crisis support
- › Scheduling appointments with your primary care provider

Nurseline is available day or night, 365 days a year. And your call is free.

NEED CARE FAST?

We work with Teladoc Health®** to connect you with a doctor or therapist by phone or video. Get mental health support and 24/7 non emergency care. Learn more at **teladochealth.com**.

*24/7 Nurseline offers health advice and support provided by Infomedia Group, Inc. d/b/a Carenet Healthcare Services, Inc., an independent company that does not provide BlueCare Tennessee branded products or services.

**Teladoc Health® is an independent company and does not provide BlueCare Tennessee products or services. Teladoc Health is solely responsible for the products and services they provide. Teladoc Health operates subject to state and federal regulations. Other providers are available in our network.

FREE BENEFITS FOR OUR MEMBERS

VISION AND DENTAL CARE FOR KIDS

Children from birth through age 18 can get vision and dental services. Some members may have a copay.

Vision services include eye exams – plus frames, lenses and contacts (when medically necessary). Find a provider on bluecare.bcbst.com/coverkids at **Find care**.

Or call us at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

Dental services include regular checkups and cleanings. Children can also get braces and other services (when medically necessary).

Have dental care questions? Call Renaissance* at **866-864-2526**.

PRESCRIPTION COVERAGE

All prescriptions and claims are managed by your pharmacy benefit manager. For more information, call **888-816-1680**.

INDIVIDUAL HELP WITH YOUR HEALTH

Everyone needs an extra hand sometimes. So if you need support for healthy living or help with a long- or short-term illness or injury, we're here for you.

You Can Think of Us as Your Care Team

- › Our services are free and part of your benefits.
- › If you'd like some help staying well, try working with a health coach.
- › And if you have more complex health needs, your care team can work with you and your health care providers to make sure you get the care and support you need.
- › Mental health support is included.
- › You choose if you want these services.
- › You can join or cancel at any time with just a call.

Member Care Team

- › **888-325-8386**
- › TRS: Dial **711**, ask for **888-418-0008**
- › Learn more at bluecare.bcbst.com/OneOnOne

Pregnant Members, Individual Help Includes:

Information throughout your pregnancy by text, mail or online

- › Services to help with tobacco- and drug-free lives, mental health, housing, food and more
- › Support from a specially trained staff member, including obstetric (pregnancy) nurses

*Renaissance is an independent company serving BlueCare Tennessee members. They do not provide BlueCare Tennessee branded products and services.

FOR YOUR CONVENIENCE

YOUR ONLINE ACCOUNT ON [BLUECARE.BCBST.COM](https://bluecare.bcbst.com)

To set up an online account with us, just visit bluecare.bcbst.com. At the top to the right, click on “register an account.” Use your account as a quick and safe way to:

- › Order a replacement for a lost Member ID card
- › Print a temporary card
- › Request a change in your assigned primary care provider (PCP)
- › Find a health care provider in your network
- › Check details on your health plan

You can also use your online account to check the status of a prior authorization. If your request is denied, we'll send you a letter. But you'll need to go online to see if your request was approved.

OPT IN FOR TEXTING

Text **CoverKids** to **69-246** or call **888-284-5420** to get the latest updates about your health care. Message and data rates may apply. Members aren't required to purchase goods and services from BlueCross BlueShield of Tennessee. Text **HELP** for help or **STOP** to stop.

ONLINE CHAT

We know you're busy, so we're making it even easier to talk with us. Connect with us from your computer, tablet or smartphone to ask us any questions you have about your health plan. Sign in to your online account on bluecare.bcbst.com/coverkids and click the chat icon to start a conversation.



NEWSLETTER IN OTHER LANGUAGES AND TRANSLATION SERVICES

Spanish and Arabic versions of this newsletter are posted on bluecare.bcbst.com/CoverKids-News.

We offer translation and interpretation services for other languages. We can also provide help if you have hearing or vision loss. These services are free to members. Just call **888-325-8386**, or for TRS: **711** and ask for **888-418-0008**.

Para solicitar una copia de este boletín en español, llame a la oficina de Servicios de Atención al Miembros al **888-325-8386**. Permita varias semanas para la entrega. Otros materiales, como el manual para miembros, también están disponibles en español si llama a la oficina de Servicio de Atención al Miembros.

MEMBER NOTICES

IS YOUR TEEN TOO OLD FOR THE PEDIATRICIAN?

Did you know most pediatricians stop seeing patients between the ages of 18 and 21? It may be time to help your teen find a new primary care provider (PCP). For many young adults, choosing a personal doctor is the first step toward making their own health decisions. For assistance finding a PCP, give us a call at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

LOSING COVERAGE?

If you were told your CoverKids benefits are going to end — for example, if you're about to turn 19 — we can help you keep getting care. Our Member Care Team can tell you about community resources in your area to help with your health needs. Before your coverage ends, give us a call at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

NEWBORNS NEED THEIR OWN HEALTH COVERAGE

Did you know your pregnancy benefits don't cover your newborn? Don't miss a day of coverage—call **855-259-0701** as soon as your baby is born.

MAKE SURE YOUR MAIL FOLLOWS YOU

Do we have your correct mailing address? If we don't, you could miss important mailings about your health plan and benefits. Update it by calling TennCare Connect at **855-259-0701** or going to **tenncareconnect.tn.gov**.

NOTICE OF PRIVACY PRACTICES

You can find our HIPAA Notice of Privacy Practices online. Go to **bluecare.bcbst.com/get-care/documents-forms**. Click **Your Rights**. Then select **Notice of Privacy Practices** from the drop-down menu. The document includes clear descriptions about how we use and share your health information and how different laws might affect how we use your information. It also explains the rights you have and the responsibilities we have to protect your health information. For more information, contact our Privacy Office at **Privacy_Office@bcbst.com**.

STAY IN CONTROL OF YOUR HEALTH RECORDS

Are you changing health plans? You can take your health data with you. We're required to share your records with your new health plan upon your request. To learn about tracking and transferring your health data, including how to sync your data and start or stop sharing it, visit our website. Go to **bcbst.com/sync-your-app**.

MEMBER NOTICES

WE WANT TO HEAR FROM YOU

We'll sometimes contact you with questions about you, your health or your social needs. Your answers help us care for you and connect you to resources. So if you get a survey from us, we hope you fill it out.

Note: If you fill out one of our surveys, know that we'll keep your information private. And we'll use secure digital protections to keep your information safe. We'll only use your answers to help you or to make our plans better. The only people who can see your answers are:

- › People who need it to do their job providing your care or benefits
- › Certain medical providers and their staff
- › Certain members of your care team

We'll follow all laws, regulations and court orders when we use your information. And we'll never use it to decide your coverage or benefits. Your answers won't change how much you pay for your plan. By answering these questions, you're telling us it's OK to use and share this information in the ways we've listed.

YOUR CHILD'S PCP IS YOUR PARTNER

It's easier to take care of your family's health if you have a partner. That's why we recommend every child have a primary care provider (PCP).

A child's PCP is sometimes a specialist in childhood medicine (pediatrician). They do well-child checkups and treat minor illnesses. They can also spot problems early and order tests for further treatment.

Emergency rooms and specialists are important when you need them. But they don't have a complete picture of your child's health. Your child's PCP knows their history, and they know you. That can help if you have to make big health decisions.

Here's how to help keep your child's PCP in the loop:

- › Tell any other providers who your child's PCP is.
- › Ask the other providers to send their reports to your child's PCP.
- › Tell your child's PCP about all visits to other providers.

Use Network Providers for Best Value

If you don't use your network providers, you'll be responsible for out-of-network charges. The only exception is emergency care. See your member handbook for details. To find a network provider, use the **Find Care** tool at bluecare.bcbst.com/coverkids. Or give us a call at **888-325-8386**. For TRS, dial **711**. Ask for **888-418-0008**.

YOUR RIGHTS

HOW WE PROTECT YOUR HEALTH INFORMATION

We have policies on how we protect your health information. They're based on laws. We keep them up to date. To make sure we're getting it right, we train our staff every year. We protect all facts about your health, no matter how they are shared or stored — verbally, in writing or in electronic form. These laws and policies apply to our entire company and how you or anyone else accesses or uses your information.

You can read more about this in your member handbook. You'll also find a privacy notice on bluecare.bcbst.com/coverkids. Or you can call the Customer Service team at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

Please call your care coordinator if you have questions about these benefits. Not sure how to reach them? Give us a call at the Customer Service number listed above.

REPORT FRAUD OR ABUSE

To report member fraud or abuse, call **800-433-3982** or report at the Office of the Inspector General (OIG).

To report provider fraud or abuse, call **833-687-9611**, report at TennCare's Office of Program Integrity (OPI) or email programintegrity.tenncare@tn.gov. You can also report provider fraud or patient abuse at **800-433-5454**, at the TBI Medicaid Fraud Control Division (MFCD) or by email to tbi.medicaidfraudtips@tbi.tn.gov.

TENNCARE APPEALS

Find help to file an appeal for a TennCare service (medical or mental health service, alcohol or drug abuse treatment). TennCare Member Medical Appeals, toll-free, **800-878-3192** (Monday to Friday, 8 a.m. to 4:30 p.m. CT).

YOU CAN GET A SECOND OPINION

Most of us want to know as much as we can about our health. Sometimes that means getting a new point of view — a second opinion. We'll help you get one from an in-network provider. If we can't find a network provider, we'll help you get a second opinion from an out-of-network provider at no extra cost.

Need help with a second opinion? Give us a call at **888-325-8386**. For TRS, dial **711**. And ask for **888-418-0008**.

YOUR RIGHTS

WE DO NOT ALLOW DIFFERENT TREATMENT IN TENNCARE

No one is treated in a different way because of race, color, birthplace, religion, language, sex, age or disability.

- › Do you think you've been treated differently?
- › Do you have more questions or need more help?
- › If you think you've been treated differently, call TennCare Connect for free at **855-259-0701**.

Find the Discrimination Complaint Form online at:

www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html

TENNCARE NO PERMITE EL TRATO INJUSTO

Nadie recibe un trato diferente debido a su raza, color de la piel, lugar de nacimiento, religión, idioma, sexo, edad o discapacidad.

- › ¿Cree que lo han tratado injustamente?
- › ¿Tiene más preguntas o necesita más ayuda?
- › Si piensa que lo han tratado injustamente, llame gratis a TennCare Connect al **855-259-0701**.

Encuentre el formulario de discriminación en línea en:

www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html

لا نسمح بأي معاملة غير عادلة في برنامج TENNCARE

ولا نُميّز في المعاملة بين الأشخاص على أساس العرق أو اللون أو مسقط الرأس أو الدين أو اللغة أو الجنس أو السن أو الإعاقة.

- › هل تعتقد أنك قد عُولمت معاملة غير عادلة؟
- › هل لديك مزيد من الاستفسارات أو تحتاج إلى مزيد من المساعدة؟
- › إذا كنت تعتقد أنك قد عُولمت معاملة غير عادلة، فاتصل بـ TennCare Connect مجانًا على الرقم **855-259-0701**.

اعثر على نموذج شكوى التمييز عبر الإنترنت:

www.tn.gov/tenncare/members-applicants/civil-rights-compliance.html

MORE RESOURCES

HELP TO STOP TOBACCO USE

Quitting smoking is easier when you have help. We're ready to give you a hand.

- › You'll get personal support from our health educators for your entire quitting journey.
- › We cover most stop-smoking medications with a prescription from your doctor.

Call us at **888-325-8386** to get started. For TRS, dial **711**. And ask for **888-418-0008**.

Or call the **Tennessee Tobacco QuitLine** for counseling in English or Spanish.

- › Talk with trained counselors to get started.
- › Get two weeks of nicotine replacement treatment for free.

Tennessee Tobacco QuitLine

Free to all Tennessee residents
1-800-QUIT-NOW (800-784-8669) or tnquitline.org

APPLY FOR COVERKIDS

Call TennCare Connect for free at **855-259-0701** to get help over the phone. Or go to tenncareconnect.tn.gov. You can also use the Health Insurance Marketplace at healthcare.gov. Or call toll-free at **800-318-2596**.

TENNCARE CONNECT

Get more information about TennCare and CoverKids. Report changes in your address, income, family size and if you get other insurance.

Call **855-259-0701**
(TRS or TDD: **877-779-3103**)
or tenncareconnect.tn.gov



Help for Tennessee families — including links to state services, information and more.

MENTAL HEALTH CRISIS HELP

- › Tennessee Statewide 24/7 Hotline **855-274-7471**
- › Tennessee Suicide Prevention Network tspn.org
- › 988 Suicide and Crisis Lifeline **988**

SUBSTANCE MISUSE HELP

- › TN Together tntogether.com
- › Tennessee Redline **800-889-9789**

HOW CAN WE HELP YOU?

CUSTOMER SERVICE

For questions about using your health plan, vision care, changing your primary care provider or getting help in another language.

- › CoverKids Members **888-325-8386**
- › TRS: Dial **711**, ask for **888-418-0008**
- › Monday – Friday | 8 a.m. to 6 p.m. ET
- › bluecare.bcbst.com/coverkids



BlueCareSM
TennCareSelect
CoverKids

1 Cameron Hill Circle | Chattanooga, TN 37402

bluecare.bcbst.com

Do you need help? We have free auxiliary aids and services, like large print, to communicate effectively with you. Call us at BlueCare **1-800-468-9698**, TennCareSelect **1-800-263-5479**, CoverKids **1-888-325-8386** (TRS: **711**)

Spanish: Español ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al BlueCare **1-800-468-9698**, TennCareSelect **1-800-263-5479**, CoverKids **1-888-325-8386** (TRS/TTY: **1-866-503-0264**).

Arabic: العربية BlueCare **1-800-468-9698**, TennCareSelect **1-800-263-5479**, CoverKids **1-888-325-8386**:

ملحوظة: اذا تتكلم اللغة العربية خدمات المساعدة اللغوية متوفرة لك مجاناً. اتصل رقم

The **Beneficiary Support System (BSS)** helps people who are enrolled in or want to apply for the CHOICES, Employment and Community First (ECF) CHOICES, and the Katie Beckett program. For help call **1-888-723-8193**.

The TennCare Program does not discriminate against people because of their race, color, national origin including limited English proficiency and primary language, age, disability, religion, or sex. Need help filing a grievance? Call TennCare Connect at **1-855-259-0701**.

Wellframe is an independent company that provides and maintains a care management app for BlueCare Tennessee.

BlueCare Tennessee is an Independent Licensee of the Blue Cross Blue Shield Association.

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