



# Member Guide

Get the most out of your plan.





# Welcome to BlueCross

We're glad you're part of our community, and we're ready to show you around your new insurance plan. We've covered the basics in this book. If you ever need help or more detailed information, just let us know.



## We're Here to Help

Your Member Care Team is happy to support your care goals and answer questions as you get started with your new plan. If you need help using your benefits, getting care or understanding how things work, we're right here for you.



Online: **bcbst.com**  
Manage your account  
and chat with us to  
get answers



Phone: **888-796-0609**  
TTY: **800-848-0298**  
8 a.m. to 6 p.m. ET,  
Monday through Friday

You can view your member rights and responsibilities at  
**[bcbst.com/memberrights](https://www.bcbst.com/memberrights)**.

# We Offer Help in 150 Different Languages

If you'd like help in a language other than English, call **800-558-6213**.

¿Tiene preguntas? Tenemos las respuestas. Tenemos representantes de servicio al cliente que hablan español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el número **800-558-6213**. Presione "1" para preguntas sobre seguro médico o "2" para seguro dental.

## Let's Get Started



### Setting Up Your Online Account

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You can set up your account quickly with your Member ID card. Grab your ID card from this packet so you have your Group Number and Subscriber ID ready.

Then, visit **[bcbst.com/welcome](http://bcbst.com/welcome)** on your computer or smartphone. Choose **Register Online Account**, then use the information on your Member ID card to get started.

Remember, you can use the same username and password on the website and the **BCBSTN<sup>SM</sup>** app.



You can also scan this QR code with your smartphone's camera to set up your account.

Once your account is set up, you can log in or use the BCBSTN app to:

- › See everything your plan covers.
- › Access your digital Member ID card.
- › Find providers in your network.
- › Estimate the cost of care.
- › Chat with us.
- › Enroll in paperless and email outreach.
- › Tell us whether you have any other insurance. This information helps us pay your claims correctly and on time.

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## Understanding Your Plan

### Medical Care

Your plan includes medical benefits for doctor visits, specialists, hospitals, emergency care and more.

### Blue Distinction

The Blue Distinction Specialty Care<sup>®</sup> program helps you find high quality options for your specific needs. Blue Distinction Centers and Blue Distinction Centers+ provide better patient results in many specialties.

### Preventive Benefits

You can get preventive care like annual wellness exams, mammograms and immunizations. You pay no copay, deductible or coinsurance for eligible in-network preventive care.

### Member Discounts

Our member discount program\* helps you save on health-related purchases like eye wear, nutrition programs, gym memberships and fitness gear.

\* Discounts are separate from plan benefits and subject to change at any time.

## Know Where To Go for Care

Where?	Why?	Cost
<b>Primary Care Provider (PCP)</b>	For routine, non-emergency care, try your PCP first. A PCP gets to know you and your health needs and can coordinate your care with other providers.	\$\$
<b>Provider-Based Telehealth</b>	Some providers offer telehealth visits for the same cost as an office visit. Just make sure they're in your network.	\$\$
<b>Urgent and Retail Convenient Care</b>	These are in-person options when you can't go to your PCP and it's not a life-threatening emergency.	\$\$\$
<b>Emergency Room</b>	Go to the ER when you need care for a life-threatening medical emergency.	\$\$\$\$



Visit [bcbst.com/findcare](https://www.bcbst.com/findcare) to locate an in-network provider near you.



# Important Tips for Getting Care

## Save More by Staying in Network

Providers in your network have agreed to special pricing for your care, which helps save you money. You'll pay more if you see a provider outside of your network, but in a true emergency, go to the nearest ER. You will receive in-network benefits for emergency care.

## Prior Authorizations

Before you get care, it's a good idea to make sure your plan covers it. If something needs approval, your provider will need to check with us before you get care so you don't have to pay unexpected costs. Emergency care doesn't require prior authorization.

# Meet Your Care Team

Your care management team is here to support you in your health journey. The team includes nurses, social workers and other health care professionals.

Your care manager can also help you lose weight, manage pain and eat healthy. With the CareTN app, you can connect to your care managers and the health resources you need, when you need them.

## How to Get Started

1. Scan the QR code below on your smartphone or tablet to install the app.
2. Download the **CareTN app** and select **Sign Up**.
3. Your access code is: **btnhelpnow**



Wellframe is an independent company that provides services for BlueCross BlueShield of Tennessee. Participation is optional.







## Get Answers to Your Questions



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through the free **BCBSTN<sup>SM</sup> app**