

Welcome



BlueCross BlueShield
of Illinois

The choices you make each day affect your health now and in the future. That's why Blue Cross and Blue Shield of Illinois (BCBSIL) has been committed to the well being of the communities we serve for more than 80 years. We offer a range of online tools and resources to help you plan and manage your health care.

With a BCBSIL HMO-based plan, you can:

Choose from a large provider network.

The BCBSIL HMO network includes a range of independently contracted hospitals, doctors and other health care providers. HMO members must choose a medical group and a primary care physician (PCP). If you do not, one will be assigned to serve as your doctor.

Your PCP is the best place to start when you need care. Your doctor:

- Learns your health care needs and medical history
- Provides basic medical care
- Prescribes medication
- Refers you to a specialist, when needed

Use our wellness resources.

We offer helpful articles, emails and text alerts about general and specific health issues to support you.

Find information about doctors.

It's easy to search our online directory to find a PCP, hospital and other providers in the network. Follow these steps:

- Go to bcbsil.com
- Click on the [Find a Doctor or Hospital](#) link
- Click on [Find a Doctor with Provider Finder®](#)
- Choose your state from the drop down options and click [Start Search](#)
- Select your plan and choose your other criteria

Get deals and discounts.

Save money on fitness gear, family activities, healthy eating choices and more from local and national retailers.

Check out our free apps.

Access all of our mobile websites and services in one spot. Text* GO to 33633 to learn more.

* Message and data rates may apply. Terms, conditions and privacy policy can be found at bcbsil.com/mobile/text-messaging.

Find More Online

After you receive your BCBSIL ID card, go to bcbsil.com to sign up for Blue Access for MembersSM. You can use this secure website from your desktop or mobile device to:

- Check the status of a claim and your claims history
- See who is covered under your plan
- Review articles on health and wellness topics
- Print a temporary member ID card
- Find a doctor, hospital or other health care provider in the network
- Get answers to frequently asked questions

If you have questions, BCBSIL Customer Service Advocates can help. Call the number on the back of your member ID card, Monday through Friday, 8 a.m. to 6 p.m. CT.

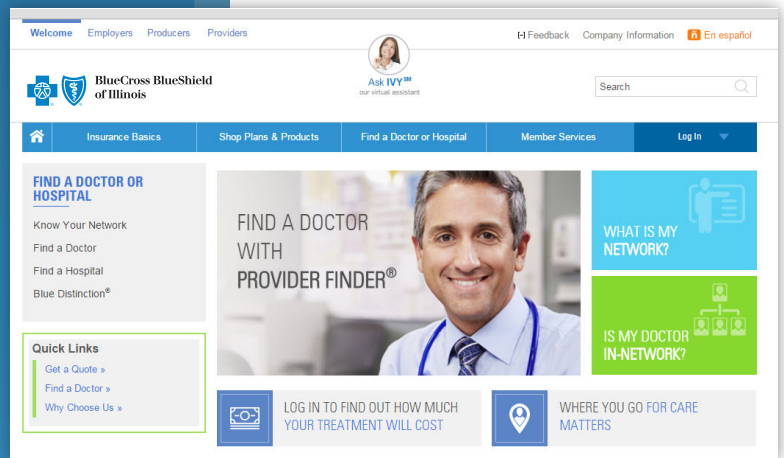
**Thank you for being a
Blue Cross and Blue Shield of Illinois member!**

bcbsil.com



Looking for a Doctor in Your Network?

Provider Finder® is the quick and easy way to locate doctors and hospitals.



Provider Finder is a convenient way to locate doctors and hospitals in your network. You can filter the search results by provider type, specialty, ZIP code, language and gender. Plus, get door-to-door directions with Google Maps™. It's now faster and simpler to do than ever before!

Find a Doctor Online

- Go to **bcbsil.com**.
- From the home page, click the **Find a Doctor or Hospital** tab.
- Click **Find a Doctor with Provider Finder**.
- Enter the state where you live and click **Start Search**.
- Select your plan network. Check with your employer if you aren't sure which network is yours.

Get the App

Access the same quick and easy search features on the go with the BCBSIL app.

Text **BCBSIL** to 33633 to get the app.* Or download it from the Apple Store or Google Play.

* Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/mobile/text-messaging.

Using Provider Finder is an easy, fast and secure way to find:

- Family doctors
- Specialists
- Urgent care centers
- Hospitals
- Pharmacies
- Imaging centers (X-rays, MRIs)
- Behavioral health professionals
- Labs



HMO and Away From Home Care®

Taking your HMO healthcare coverage on the road

Receiving care while away from home



As a Blue Cross and Blue Shield HMO member, you can take your healthcare benefits with you when you're away from home.

BlueCard® is for short trips

The BlueCard Program gives you access to doctors and hospitals almost everywhere and offers peace of mind that you'll be able to find the healthcare provider you need.

If you need care while away from home for **fewer than 90 consecutive days**, call your primary care physician or BCBS HMO for prior authorization and/or precertification if necessary. Your BCBS HMO's number is located on your ID card.

To locate doctors and hospitals wherever you or a covered dependent need care:

- Visit the National Doctor & Hospital Finder at www.BCBS.com. 
- Use the National Doctor & Hospital Finder app for Android,* iPhone, iPad and iPod Touch.** (Rates from your wireless provider may apply.) 
- Call BlueCard Access at 1.800.810.BLUE (2583). 

When you arrive at the participating doctor's office or hospital, simply present your current BCBS HMO ID card.

Away From Home Care® is available for long-term stays

The Away From Home Care® Program provides convenient healthcare coverage while you are temporarily residing in the service area of a participating (Host) BCBS HMO for **at least 90 consecutive days**. The program addresses your healthcare needs if you have one of the following situations:

- Have a child attending school out of state.
- Have family members living in different service areas.
- Have a long-term work assignment in another state, or are a retiree with a dual residence.

Follow these steps to take advantage of the program:

1. Contact your BCBS HMO if you or a covered dependent are going to be away from home for at least 90 consecutive days.
2. Your BCBS HMO will advise you if a participating (Host) HMO is in the area where you will be staying.
3. If there is a Host HMO in the area, your BCBS HMO will help you complete a Guest Membership application.

4. Your BCBS HMO will send the application for your signature. Once you have signed and returned it, your BCBS HMO will forward it to the Host HMO in your destination location.
5. Your Host HMO will provide a membership ID card, the name of a primary care physician and instructions on how to access your benefits while using your Guest Membership.
6. When you need medical care, you should call your Host HMO primary care physician for an appointment.

Please note that Host HMO benefits may differ from your BCBS HMO benefits. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.

To learn about your specific healthcare coverage when you are away from home, call your BCBS HMO.

Important: Always carry your current member ID card.

In an emergency, go directly to the nearest hospital.



To learn more about the programs described here, visit www.BCBS.com or call your BCBS HMO.

TheBlueCard®
Now, Home Is Where The Card Is®

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard and BlueCard Worldwide are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

*Android is a trademark of Google Inc.

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Q&A

OUT-OF-AREA COVER- AGE

What is out-of-area coverage?

Out-of-area coverage covers members who are temporarily living or traveling out of state or the service area. This coverage includes the **Away From Home Care[®] (Guest Membership) and BlueCard[®] Urgent CareSM Programs.**

What is Guest Membership?

The Away From Home Care (AFHC) program gives you and your eligible dependents access to health care benefits when you travel or temporarily live out of state.

The program includes **Guest Membership**. If you will be living in a different participating service area for at least 90 consecutive days, you and your eligible dependents can become Guest Members at a participating Blue Cross and Blue Shield HMO. Guest Membership gives you ongoing access to the health care benefit coverage you need. This benefit is particularly valuable for members on extended trips or out-of-state students. However, if you are permanently moving out of state, you are not eligible for Guest Membership coverage.

How do I participate as a Guest Member?

To find out if Guest Membership is available at your destination or to sign up with a host Blue Cross and Blue Shield HMO, call Member Services before you leave home.

What is out-of-area Urgent Care?

Out-of-area Urgent Care — which will be administered through the BlueCard Program — provides members with health care benefits for care that is not a medical emergency, but should not be reasonably postponed until they return home.

Under the Urgent Care program, you will not have to pay for the visit up front or submit a claim. Additionally, you and your covered dependents may receive urgent care services through a national network of participating Blue Cross and Blue Shield affiliates.

How do I access Urgent Care services when traveling out-of-area?

1. Search the Blue Cross Association's Web site at www.bcbs.com to locate a contracting provider or call (800) 810-BLUE.
2. Choose a provider and schedule an appointment.
3. Present your Blue Cross and Blue Shield HMO ID card upon arrival at the network doctor's office or hospital and pay any applicable copayment at the time of service.

How do I obtain more information?

Refer to *Your Certificate of Health Care Benefits* booklet or contact us as listed below.

Any Questions?
Visit www.bcbsil.com or
Call Member Services: (800) 892-2803
8 a.m. to 6 p.m. weekdays
TDD: (800) 888-7114