

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 PPO-based plan, you can:

Choose from a large provider network.

The BCBSIL networks include a range of independently contracted hospitals, doctors and other health care providers. And with BlueCard®, you have access to an established PPO network throughout the country. You also have access to care in more than 190 countries around the world.

Use our wellness resources.

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

Get deals and discounts.

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

Find information about doctors.

Our online directory is the quick and easy way to find doctors, hospitals or other health care providers in your 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

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.

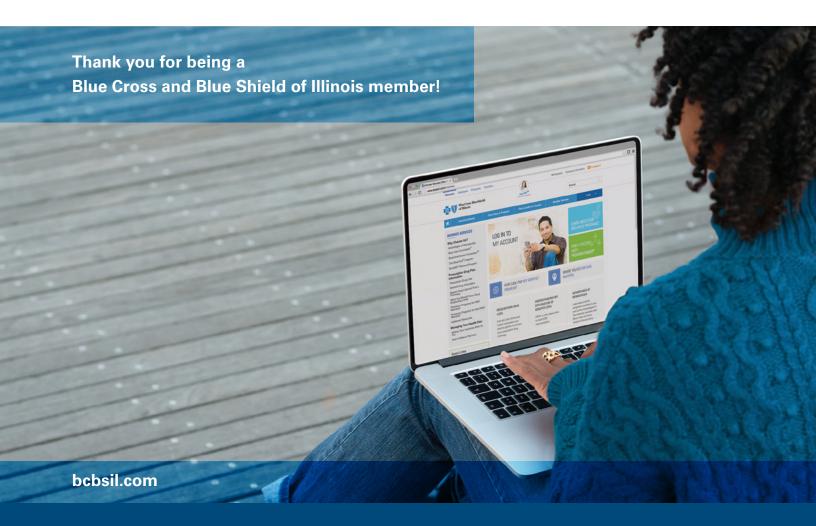
Find More Online

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:

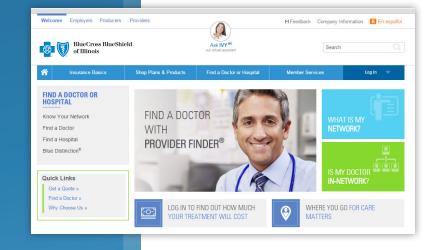
- Check the status of a claim and your claims history
- See who is covered under your plan
- View and print an Explanation of Benefits statement
- Review articles on health and wellness topics
- Print a temporary member ID card

- Find a doctor, hospital or other health care provider in the network
- Estimate the cost of a provider's procedures, treatments and tests.
- 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.



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.

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

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.

BlueCard Worldwide®

With BlueCard Worldwide you can explore the world with peace of mind.

Like your passport, always carry your Blue Cross and Blue Shield of Illinois (BCBSIL) identification (ID) card with you when you travel or live abroad. Through the BlueCard Worldwide program, you have access to medical assistance service, doctors and hospitals in nearly 200 countries and territories around the world.

BlueCard Worldwide is there if you need medical care in a foreign country.

BlueCard Worldwide

To take advantage of the BlueCard Worldwide program, review this information:

- Before you leave home, contact BCBSIL for coverage details. Your coverage outside the United States may be different.
- Always carry your BCBSIL Plan ID card.
- In an emergency, go directly to the nearest hospital.
- The BlueCard Worldwide Service Center is available **24 hours a day, seven days a week** toll-free at **800-810-BLUE** (**2583**) or by calling collect at **804-673-1177**.

Call the Service Center in these situations:

- You need to locate a doctor or hospital or need medical assistance services. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.
- You need to be hospitalized or you need inpatient care. After calling the Service Center, you should also call BCBSIL customer service for precertification or pre-authorization. You can find the telephone number on the back of your ID card. This number is different than the BlueCard Worldwide Service Center number shown above.



Payment Information

- Participating BlueCard Worldwide hospitals. In most cases, you should not
 need to pay up front for inpatient care at participating hospitals except for the outof-pocket expenses (non-covered services, deductible, copayment and coinsurance)
 you normally pay. The hospital should submit the claim on your behalf.
- **Doctors and/or non-participating hospitals.** You will need to pay up front for services. Then you can complete a BlueCard Worldwide international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center at the address on the form.

BlueCard Worldwide is there when you travel far from home.

Claim Filing

• The hospital will file your claim if the BlueCard Worldwide Service Center arranged your hospitalization. You will need to pay the hospital for the out-of-pocket expenses you normally pay.

You must file the claim for outpatient and doctor care, or inpatient care not
arranged through the BlueCard Worldwide Service Center. You will need to pay
the health care provider and submit an international claim form with original bills.

Claim Forms

International claim forms are available from BCBSIL, the Service Center or online at *bcbs.com/bluecardworldwide*.

Remember to take this information with you when you travel outside the U.S.

BlueCard Worldwide Service Center toll-free: 800-810-2583 or collect: 804-673-1177

