



Benefits for You and Your Family

Welcome

When you are a Blue Cross and Blue Shield of Illinois (BCBSIL) member in the RR Donnelley plan, you have access to many resources to help you and your family have a healthier life.

This guide gives you details about your 2021 plan options. You have choices, including Blue Advantage HMOSM (begins on page 5) and several PPO plans.

PPO and Health Advocates

If you choose a PPO plan, it includes the health advocacy program, an exciting new addition. We want to help simplify your health care journey.

At the core of your benefits plan is a team of health advocates¹. Your advocate works with you – and with your care providers on your behalf – to remove barriers and hassles that may interfere with getting care. Our goal is to make your road to wellness a smooth trip. Getting to good health is a journey. And we're here to help you 24 hours a day.

Health advocates are dedicated to your health and peace of mind. Whether you are concerned about a chronic illness, upcoming surgery, getting preauthorization for a test or how to save money, your advocate has answers. Health advocates are like a personal assistant for your health care needs. They can help you:

- Get personal assistance with your health care matters
- Understand your health benefits
- Talk to a BCBSIL clinician about health questions
- Sort out a new diagnosis and what to do next
- Shop for quality, lower-cost health care

To sum it up, health advocates are here to help you get the most from your benefits – which leaves you more time for the things that really matter.

PPO and Cash Rewards

Also new for 2021 – if you choose a PPO plan – is the Member Rewards program². Member Rewards lets you earn cash for being a smart shopper when a cost effective, quality location is selected from several options. Most of us look for value when we're shopping. It makes sense to apply this practice to shopping for health care services, too. It may help you and your family save money while you earn cash rewards on medical procedures and services.

Here are some common procedures and the reward range:

Service	Potential cash reward
Colonoscopy	\$50 - \$250
CT scan	\$50 – \$150
MRI	\$50 - \$150
Mammogram	\$25 - \$50

A health advocate can tell you more about Member Rewards and even help you find a provider.

Prescription Drug Coverage for PPO plans

Prescription drug benefits are available through CVS Caremark³. For questions related to your prescription drug plan, visit caremark.com or call **888-528-7457**.

Copay Value, Copay Advantage, HSA Value and HSA Advantage

When you choose one of these national options, you get access to the PPO network, one of the largest independently contracted provider networks in the country. This should make it easy to find a network doctor or hospital wherever you live or when you travel anywhere in the U.S. Look for providers at bcbsil.com/rrd by clicking the **Doctors and Hospitals** tab.

Copay Value and Copay Advantage Highlights

- You pay a flat dollar amount (copay) for certain covered services.
- Deductibles and coinsurance still apply for many services, including certain diagnostic and treatment services performed in a doctor's office setting.
- Copays are applied toward your out-of-pocket maximum, not your deductible.

HSA Value and HSA Advantage Highlights

- You may contribute to a Health Savings Account (HSA) to help pay for eligible out-of-pocket health care expenses tax-free.
- You have access to the PPO network of providers.
- You pay the negotiated amount for all services (doctor's office visits, prescriptions, hospital visits) until you meet your individual deductible.

Lower Out-of-Pocket Costs

Access to a large nationwide network of doctors and hospitals means more choices to find in-network care. Receiving services in-network saves you time and money:

- Benefits are paid at a higher level
- There are no claim forms to complete
- You are not responsible for any charges above the Blue Cross and Blue Shield Plan negotiated fee or allowable amount

Health Savings Accounts have tax and legal ramifications. BCBSIL does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related

statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent advisor regarding the tax consequences of specific health insurance plan or products.

Included with PPO Plans

Hinge Health

With the Hinge Health program⁴, you'll have access to a new innovative digital program for chronic back, hip, or knee pain. With the app installed on your provided tablet, you'll use the wearable sensors for a personalized exercise therapy (done in your own home) that is shown to reduce pain from chronic conditions. You'll also get unlimited one-on-one coaching to help support you. Call **800-537-9765** for information.

Talk to a Nurse

When a health problem pops up late in the day or in the middle of night, it can be hard to know how serious it is. Should you go to the emergency room? Urgent care? Or, can it wait until you can see your regular doctor? Call **800-537-9765** – 24/7 Nurseline – for help⁵. Nurses can answer health questions, day or night. Call any time with questions about:

- Dizziness or severe headaches
- Cuts or burns
- Back pain
- High fever
- Sore throat
- A baby's nonstop crying
- And other health issues

Plus, when you call, you can access an audio library of health topics – from allergies to surgeries.

Vision Care

PPO members have access to vision care discounts through Blue365^{®6} (read more on page 8).

Coverage When You Travel

For added peace of mind when you're far from home, you have access to doctors and hospitals in more than 190 countries around the world through the Blue Cross Blue Shield Global[®] Core⁷ program. Customer Service Advocates can help you find a doctor or treatment facility and can even help set up an appointment.

Reconstructive Surgery

Federal and Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment for physical complications for all stages

of mastectomy care, including lymphedemas. The PPO plans cover these procedures and annual mammograms, subject to the terms of the member's applicable health care benefit coverage.

Blue Advantage HMO Plan

A Dedicated Team to Help You

With Blue Advantage HMO you will choose a medical group – doctors that work together as a group to take care of your health care needs. In addition, you select a primary care physician (PCP) in that group to support your care. Each covered family member can choose a different medical group or PCP from the network. Having a PCP means you have a doctor that:

- Knows your health care needs and medical history
- Provides you with routine medical care
- Prescribes medication
- Guides and plans care that you may need from a specialist

Female members can also choose a Women’s Principal Health Care Provider (WPHCP). This is a doctor who has special expertise in gynecology, obstetrics and other women’s health issues.

A Large Network of Doctors

If, for any reason, you need to change your medical group, it’s easy to do. Just call BCBSIL Customer Service at **800-537-9765**. You can change your PCP in a certain medical group by calling the group directly. The Blue Advantage HMO network includes over 90 medical groups, more than 4,500 PCPs and over 9,000 specialists.

To find a medical group and PCP in the network, go to bcbsil.com/rrd and click the **Coverage and Benefits** tab. At the bottom of the page, you will see a link for the Blue Advantage HMO option.

Please note: If you do not choose a medical group and doctor, BCBSIL will make the selection for you.

Predictable Costs

We know it’s important to budget for health care costs. Blue Advantage is designed with:

- Consistent copayments and deductibles or coinsurance
- Predictable out-of-pocket expenses
- 100 percent coverage of recommended routine preventive care and screenings

Prescription Drug Benefits

Your HMO benefits include prescription drug coverage. The outpatient prescription drug program is a formulary with different levels. It includes generic drugs and brand name drugs. It is regularly reviewed and revised throughout the year. While coverage may vary depending on your health care benefit plan, you usually pay less for covered formulary drugs than for non-formulary drugs. The BCBSIL formulary structure provides coverage for nearly all drugs, even those that are not on the formulary.

You can save money by using the 90-day supply program for long-term or maintenance medications at retail or mail service pharmacies. Find more details online at bcbsil.com/rrd or by calling **800-537-9765**.

Staying Well

Another HMO benefit is coverage for preventive care and wellness services for children and adults, such as routine physicals, screenings, tests and immunizations, including childhood immunizations.

Vision Care for HMO

You and your covered dependents are eligible to receive an eye examination and contact lens evaluation, fitting and follow-up once every 12 months, for the cost of your PCP or wellness copayment. Your vision care benefits are available through EyeMed Vision Care, a leading national provider of vision care programs⁸. For information, go to eyemed.com.

Coverage When You Travel

The BlueCard[®] program covers HMO members traveling outside of Illinois who need care that is not an emergency. To find a contracting provider in the area in which you are traveling, call the BlueCard program toll-free at **800-810-BLUE (2583)** or go to bcbs.com. You can then call the provider directly to make an appointment. You will pay the applicable copayment at the time of service and don't need to submit claim forms.

Guest Membership

Blue Advantage HMO covers members who are living out of the participating service area for at least 90 consecutive days, or when you are traveling or living temporarily out of state. You can become a guest member with full benefits through a Blue Cross and Blue Shield HMO in another state. Guest member status is an advantage for covered students who are living out of state while attending school or for members on extended travel out of state. For information, call **800-537-9765**.

Emergency Care

You receive health care coverage for hospital emergency room (ER) care, inpatient hospital care directly resulting from a medical emergency and ER follow-up care. Emergency care benefits cover members who have a medical emergency that may occur at any time. If possible, try to call your PCP before going to the hospital ER. Your PCP or another doctor in your contracting medical group may be able to treat you in the office, helping you avoid a hospital ER visit that could result in added expense to you. However, if you think your condition is an emergency, you should go to the nearest hospital ER or dial **911** immediately. Notify your PCP of any emergency treatment received. Emergency care benefits are limited to the initial emergency treatment unless your PCP orders further treatment. Your PCP must provide or coordinate your follow-up care.

Reconstructive Surgery

Federal and Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment for physical complications for all stages of mastectomy care, including lymphedemas. Blue Advantage HMO covers these procedures and annual mammograms when ordered by a member's PCP or WPHCP, subject to the terms of the member's applicable health care benefit coverage.

Utilization Management

Blue Advantage HMO supports the belief that the best people to decide the medical care you need are you and your doctor. BCBSIL does not get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions. Your network medical group may review certain referrals or procedures for appropriateness of care. Your HMO doesn't get involved unless you request an appeal from BCBSIL because you disagree with decisions made by your PCP or medical group.

Substance Use Disorder Treatment

Treatment for substance use disorder (also known as substance abuse) is covered in your benefit plan. Please contact your PCP for a referral to a specialist.

More Resources – Available to all Plans

These tools and resources are included no matter which plan you choose. Call Customer Service at the number on your BCBSIL member ID card if you have questions.

Blue Access for MembersSM, a secure member website

Stay connected and get the most from your plan. You can:

- Use our Provider Finder[®] tool to search for an in-network doctor, hospital or other facility
- Request or print a member ID card
- Check the status or history of a claim
- View or print explanation of benefits statements
- Use our Cost Estimator tool to find the price of hundreds of tests, treatments and procedures
- Sign up for text or email alerts
- And much more

As soon as you get your member ID card, follow these easy steps to sign up.

1. Go to **bcbsil.com/rrd**
2. Click **Log In**

3. Use the information on your member ID card to sign up

Get the App

Access all our mobile websites and services in one spot. Text⁹ **BCBSIL** to **33633** to get started.

Take Advantage of Discounts

Blue365 is just one more advantage of being a BCBSIL member. With this program, you may save money on health care products and services from top retailers that are not covered by insurance. Once you register for Blue365 at blue365deals.com/bcbsil, you will receive weekly “Featured Deals” by email. These deals offer special savings for a short period of time.

Your Health Matters

After you sign up for Blue Access for Members, click the **My Health** tab for more information about the programs described on the following pages.

Live Well with Well onTarget[®]

The Well onTarget¹⁰ portal and mobile app can help you manage your health and reach your wellness goals – all in one place. Well onTarget brings you the following features.

Check Your Health Status

Find out how your health measures up by taking a Health Assessment¹⁰. Answer a few questions about your health and lifestyle. Then, get a personal report that suggests programs that can help you improve your health.

Improve Your Health and Wellbeing

You have anytime, anywhere access to videos, podcasts, self-directed courses and other tools to help you with things like:

- Asthma
- Back pain
- Diabetes
- Eating well
- Exercise
- Sleep issues

Work with a Coach

Get one-on-one support by phone or online messaging – whatever works for you. Your health coach can help you set and reach goals like losing weight, improving your blood pressure and quitting smoking.

Track Your Progress

Logging how much you move and what you eat can help you stay on course. Link your fitness devices and nutrition apps in Well onTarget or use the built-in tracking tools in the portal. Either way, you'll easily see all your tracked stats in one place.

Reward Yourself

Earn Blue Points^{SM11} when you:

- Take a Health Assessment
- Link a fitness device
- Complete a self-directed course
- Work with a health coach

Redeem your points for books, music, sporting goods – anything that motivates you to keep making healthy choices.

Focus on Fitness

The Fitness Program¹² gives you flexible options to help you live a healthy lifestyle and gives you access to a nationwide network of fitness locations. Choose one location close to home and one near work or visit locations while traveling.

Flexible Gym Network

Options	Base	Core	Power	Elite
Monthly Fee	\$19	\$29	\$39	\$99
Gym Facility Network Size [†]	3,000	7,500	12,000	12,400
\$19 Initiation fee				

[†] Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Studio Class Network: Boutique-style classes and specialty gyms with pay-as-you-go option and 30 percent off every 10th class.

Family Friendly: Expands gym network access to your covered dependents at a bundled price discount.

Convenient Payment: Monthly fees are paid via automatic credit card or bank account withdrawals.

It's easy to sign up:

- Go to bcbsil.com/rrd and log in to Blue Access for Members.
- Under **Quick Links**, choose **Fitness Program**. On this page, you can enroll, search for nearby fitness locations and learn more about the program.
- Click **Enroll Now**. Then search and select the fitness location that is best for you. Remember, you can visit any participating gym after you sign up.
- Verify your personal information and method of payment. Print or download your Fitness Program membership ID card. You may also request to receive the ID card in the mail.

Visit a fitness location today! Prefer to sign up by phone or have questions about the Fitness Program? Just call **800-537-9765**.

Take Care of Your Mental Health

Your mental health is just as important as your physical health. Your plan includes behavioral health benefits, so you can get care for:

- Alcohol or drug use
- Stress
- Depression
- Eating disorders
- Anxiety
- Autism
- And other mental health or substance use conditions

Log in at bcbsil.com/rrd to find a mental health provider near you.

Connect with a Cancer Specialist

Cancer can be a scary word. BCBSIL cancer nurses want to make it a little less scary. They can help you understand your care options and your health benefits. And they'll be there to support you throughout your journey – from finding a provider through treatment and beyond.

Get Ready for Baby

If you plan to add to your family, you have help to prepare. Apps from Ovia Health^{TM13} can guide you step-by-step through fertility, pregnancy and parenting. If you have a high-risk pregnancy, you'll also get phone support from a BCBSIL maternity specialist.

Ovia Fertility

- Understand and track your cycle
- Read daily articles and tips just for you
- Find out when you are most fertile

Ovia Pregnancy Tracker

- Watch your baby grow week by week
- Read daily articles and tips just for you
- Look up food and medication safety
- Watch helpful videos about pregnancy
- Use tools to plan your return to work

Ovia Parenting

- Learn about your child's health and development
- Read thousands of expert parenting articles and tips
- Receive tools and support for balancing life as a working parent
- Share family photos and videos with loved ones

All programs include in-app support from a registered nurse. Download one or all the apps in the Apple App Store or the Google Play store to get started.

Specialty Care

Hospitals and medical facilities that meet specific quality standards have earned the Blue Distinction® designation¹⁴, giving you a credible, easily identifiable means of selecting facilities that meet your individual health care needs. Each Blue Distinction® Center has demonstrated its commitment to quality care, resulting in better overall outcomes for patients.

Blue Distinction Centers are available for these specialty health care services:

- Bariatric surgery
- Cardiac care
- Transplants
- Complex and rare cancers
- Knee and hip replacement surgery
- Spine surgery

To search for Blue Distinction Centers, click **Provider Network** tab at bcbsil.com/rrd.

Virtual Visits

Getting sick is never convenient and finding time to get to the doctor can be hard. You can get help with non-emergency medical issues and behavioral health needs through MDLIVE®. Video chat or talk to a doctor on your schedule. Register using one of these methods:

- Go to Blue Access for Members or visit MDLIVE.com/bcbsil
- Download the MDLIVE app at the Apple App Store or Google Play
- Call MDLIVE at **888-676-4204**
- Text⁹ **BCBSIL** to **635483**

Go to bcbsil.com/rrd to find more information and links to the programs and services described in this document. Or call a health advocate at **800-537-9765** for help 24/7.

¹ Health advocates do not replace the care of a doctor and you should talk to your doctor about any medical questions or concerns.

² Sapphire Digital, an independent company, administers the Member Rewards program for Blue Cross and Blue Shield of Illinois. Incentives available for select procedures only. Amounts you receive through Member Rewards may be taxable. BCBSIL does not provide tax advice, so please contact your HR or tax advisor for more information. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

³ CVS Caremark is an independent company that is contracted directly with RR Donnelley. CVS Caremark does not provide Blue Cross and Blue Shield products and services and is solely responsible for the products and services that it provides.

⁴ Hinge Health is an independent company that has contracted directly with Blue Cross and Blue Shield of Illinois (BCBSIL) to provide a musculoskeletal management program that is covered under some of the health benefit plans. This material is meant for informational purposes only. BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by Hinge Health, an independent company. Hinge Health is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact Hinge Health directly.

⁵ For medical emergencies, call **911**. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

⁶ Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. You should check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payments, nor do costs of the services or products count toward any maximums and/ or plan deductibles. Discounts are only given through vendors that take part in this program and may be subject to change. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

⁷ The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

⁸ The relationship between Blue Cross and Blue Shield of Illinois (BCBSIL) and EyeMed is that of independent contractors.

⁹ Message and data rates may apply.

¹⁰ Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

¹¹ Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

¹² Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/ guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can login and join through the primary member's account as an "additional member." Taxes may apply. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

¹³ Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Illinois.

¹⁴ Designation as a Blue Distinction Center means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please call your local Blue Cross and Blue Shield Plan. Call your provider before making an appointment to verify the most current information on its network participation status. Neither Blue Cross and Blue Shield Association nor any of its licensees are responsible for any damages, losses or noncovered charges that may result from receiving care from a provider designated as a Blue Distinction Center.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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