Resources
to Boost Your
Health & Budget



Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

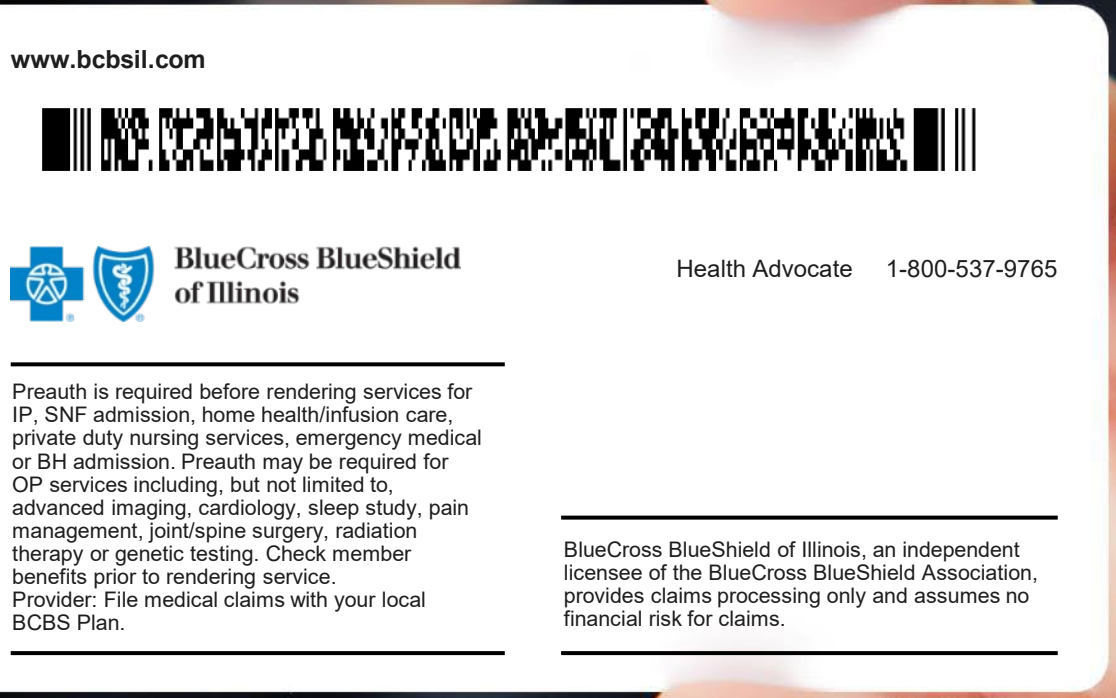
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THE ONLY **ONE YOU NEED**

ONE
ID CARD

ONE
NUMBER

ONE
POINT OF CONTACT



Customer Service

Call Customer Service for assistance and questions about:

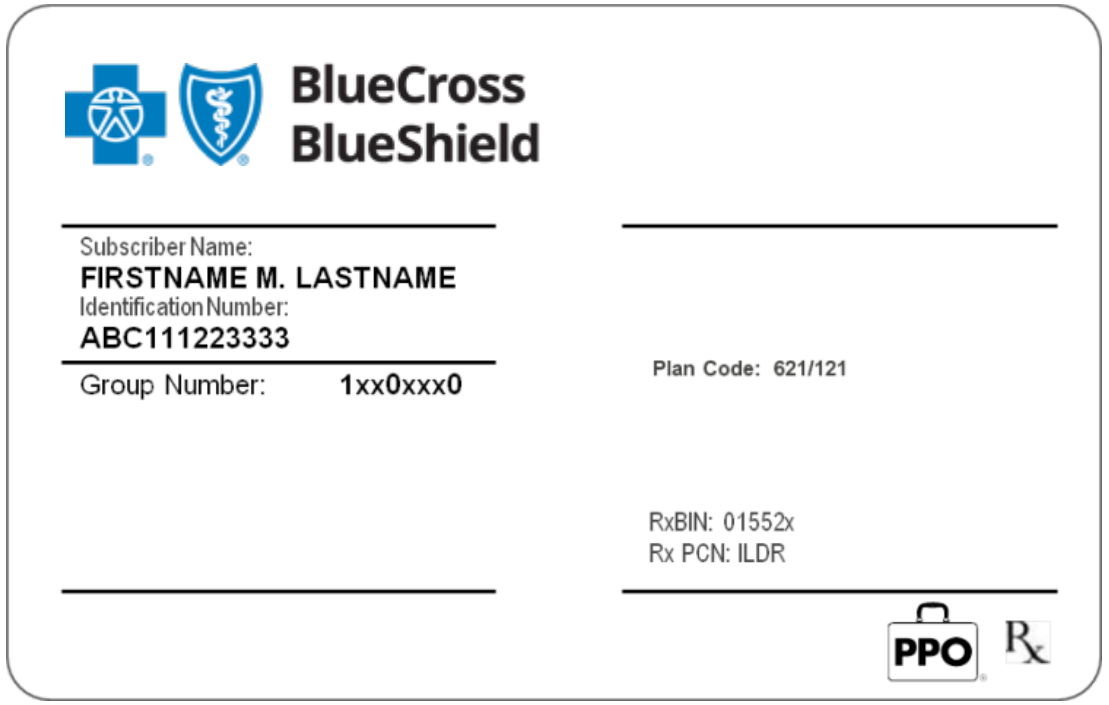
- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care



Your ID Cards

All employees enrolling in Copay Edge will receive new ID cards.

You should receive your new ID cards by **Dec. 31, 2026.**

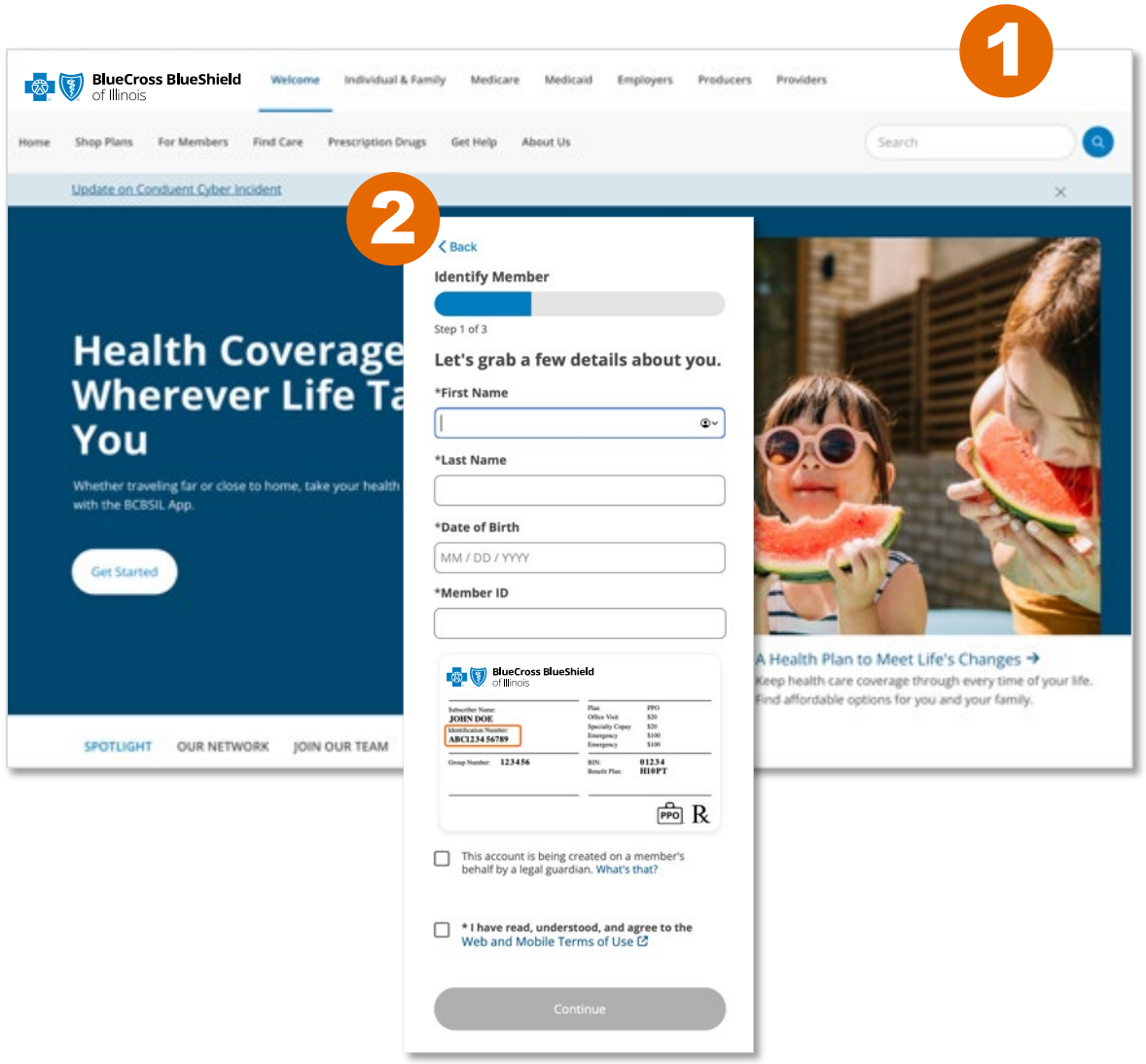


Two ID cards are provided for family coverage.

You can call Customer Service or log on to Blue Access for Members℠ to order additional or replacement ID cards.

Sample for illustrative purposes only.

Sign Up for Blue Access for Members℠



*Message and data rates may apply.

Getting Started is Easy!

Online: Go to **mybam.bcbsil.com** to log in or create an account

OR

Get the App: Scan the QR code or text **BCBSILAPP to 33633*** for a download link

Screen images are for illustrative purposes only.

Finding a Provider and Treatment Costs



What Members Can Do in Our **PROVIDER FINDER®**

Earn Rewards | View Costs | Access other health benefits



Quickly find in-network doctors, medical groups, hospitals and urgent care



Search for providers by ZIP code, gender, specialty, languages spoken and more



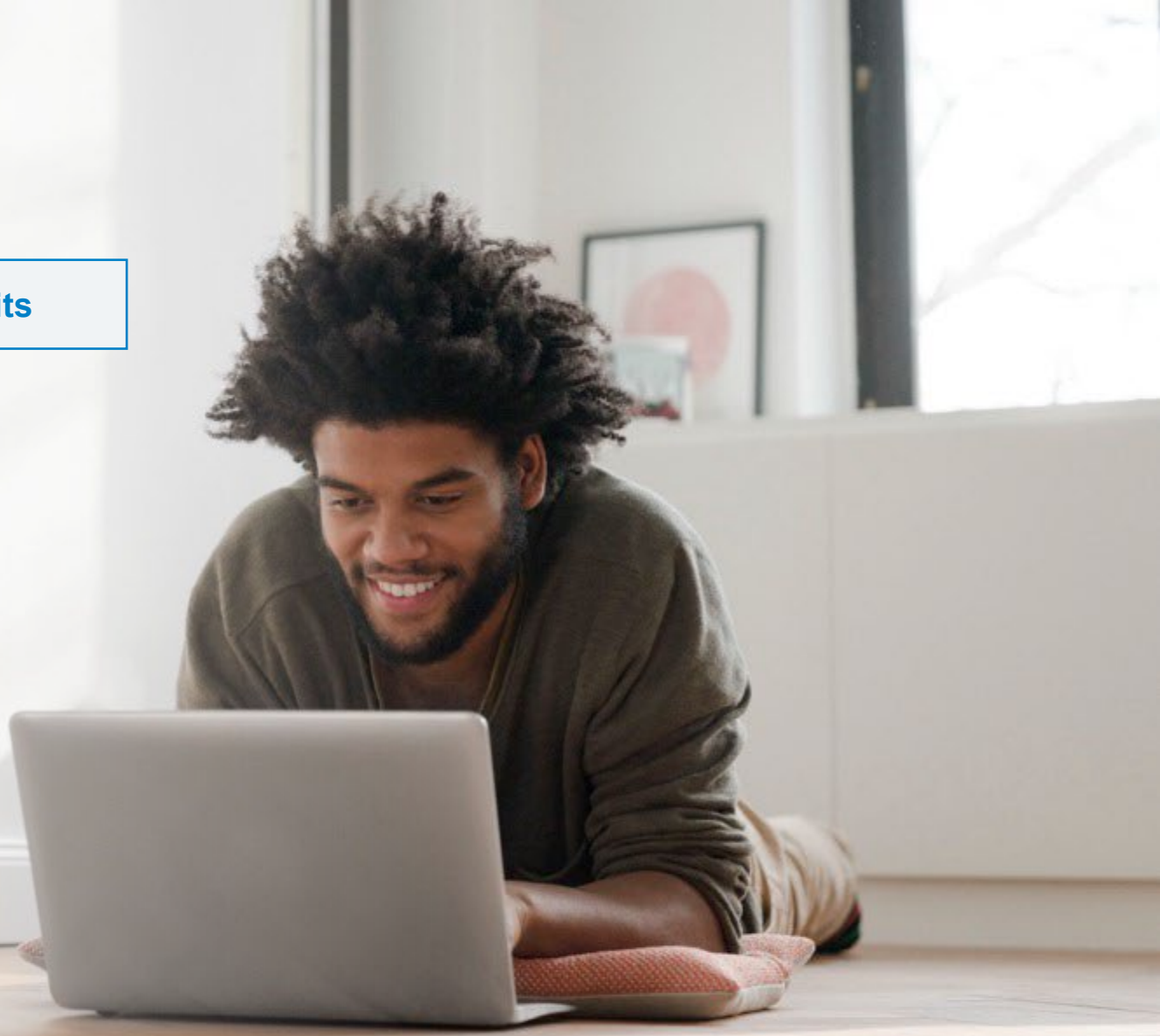
Compare quality ratings for providers and facilities



Read or write reviews for providers and facilities

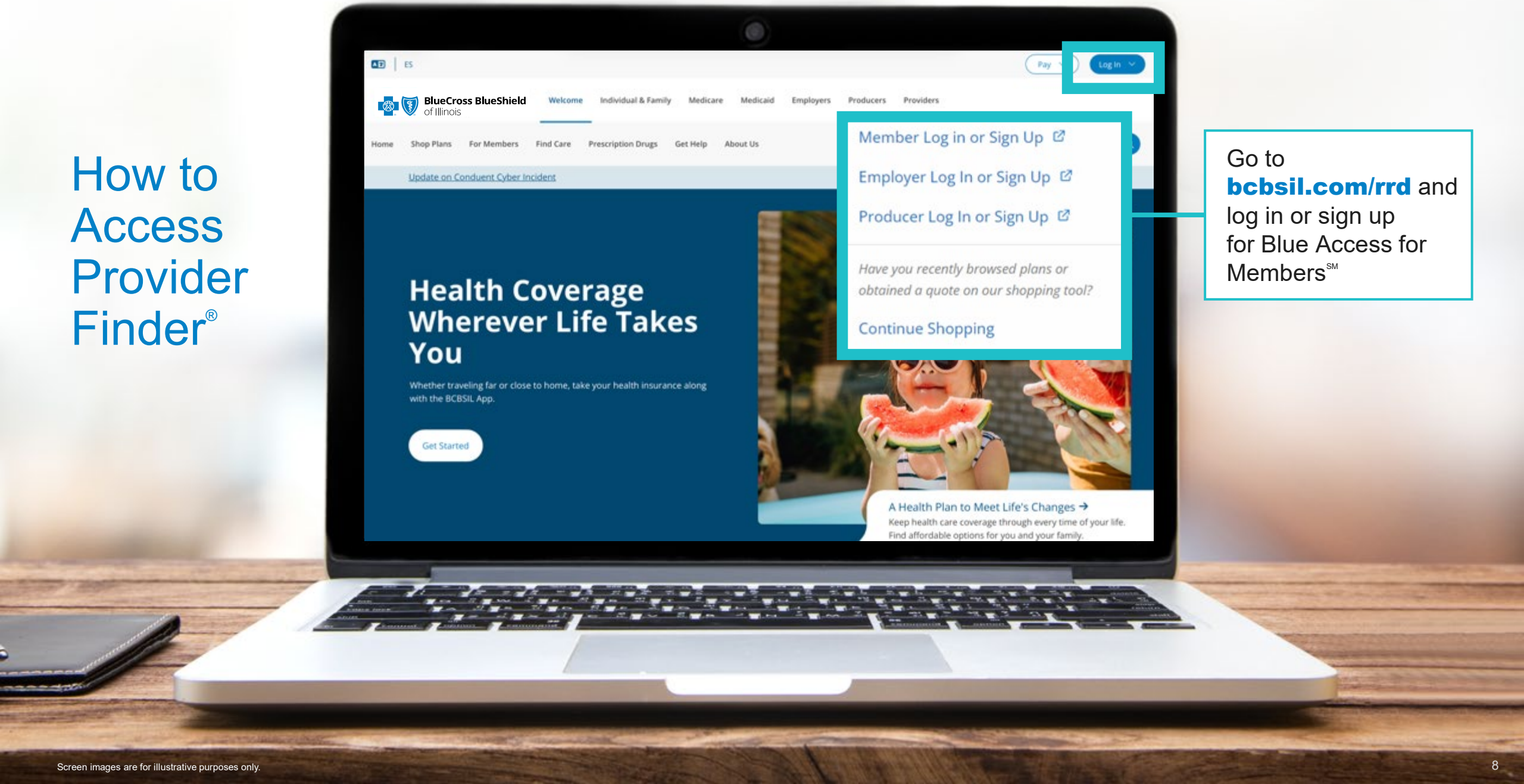


See and compare your out-of-pocket cost estimates for more than 1,700 medical procedures and services*



*Available for most networks and plans

How to Access Provider Finder®

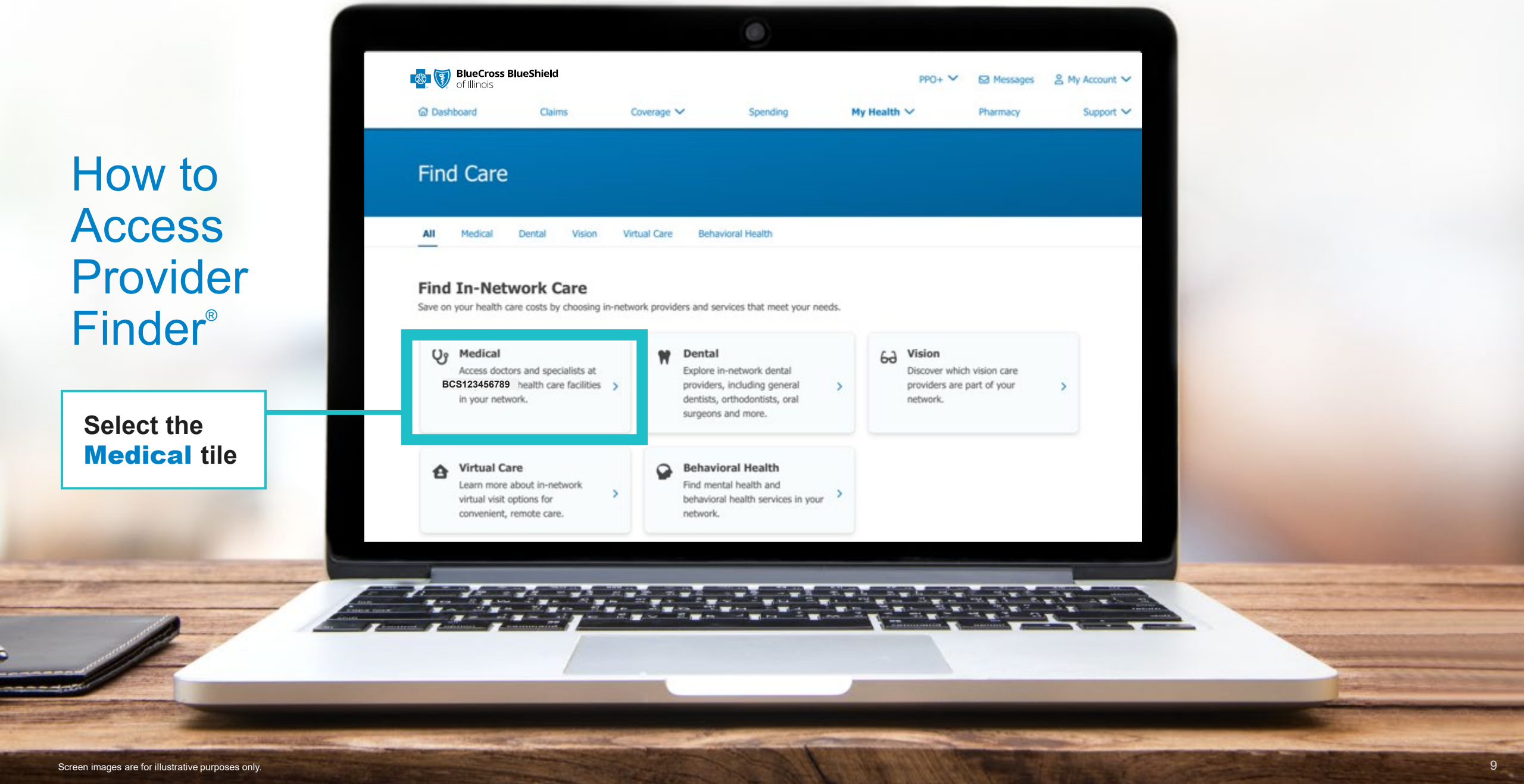


Go to **bcbsil.com/rrd** and log in or sign up for Blue Access for Members℠

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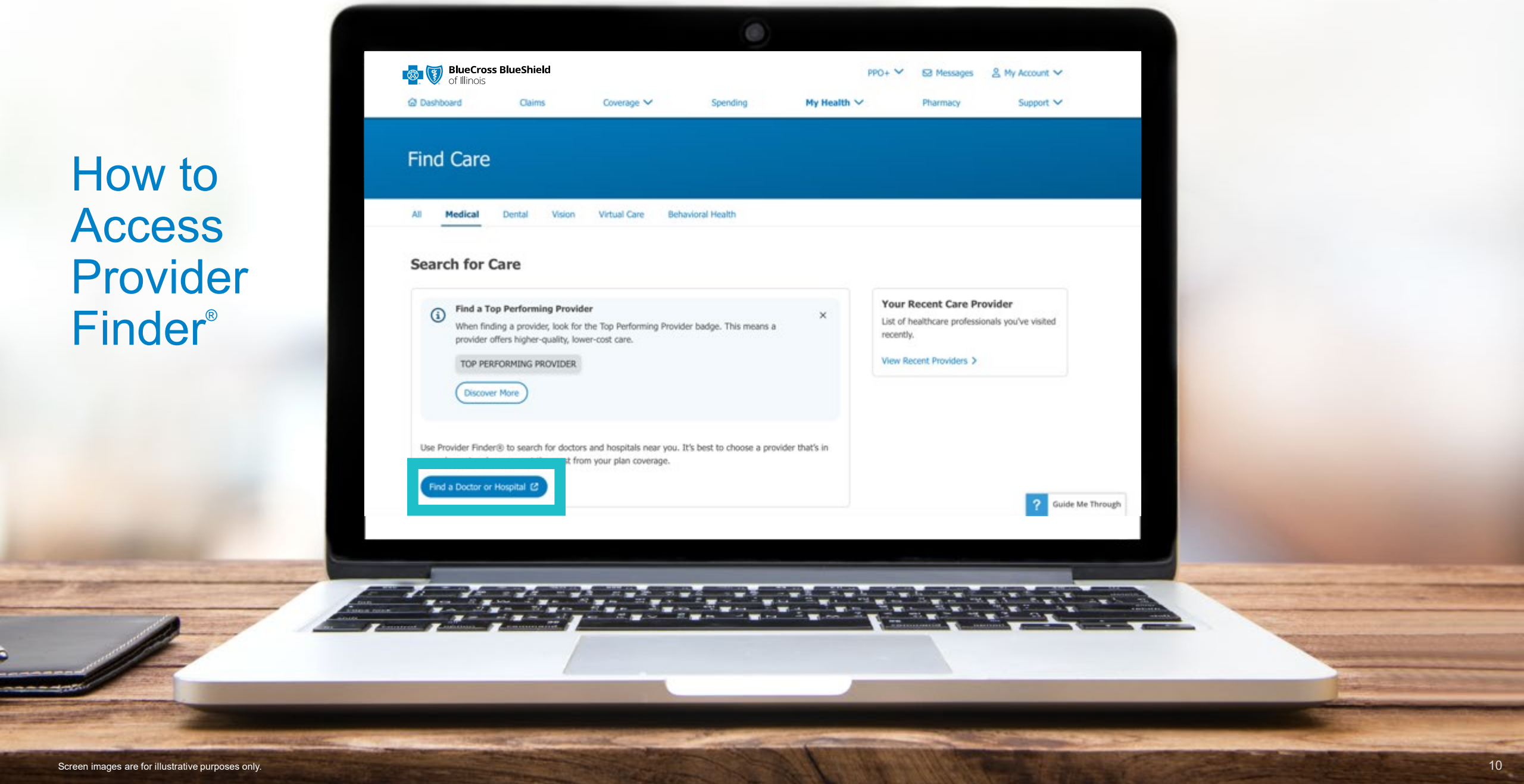
How to Access Provider Finder®

Select the Medical tile



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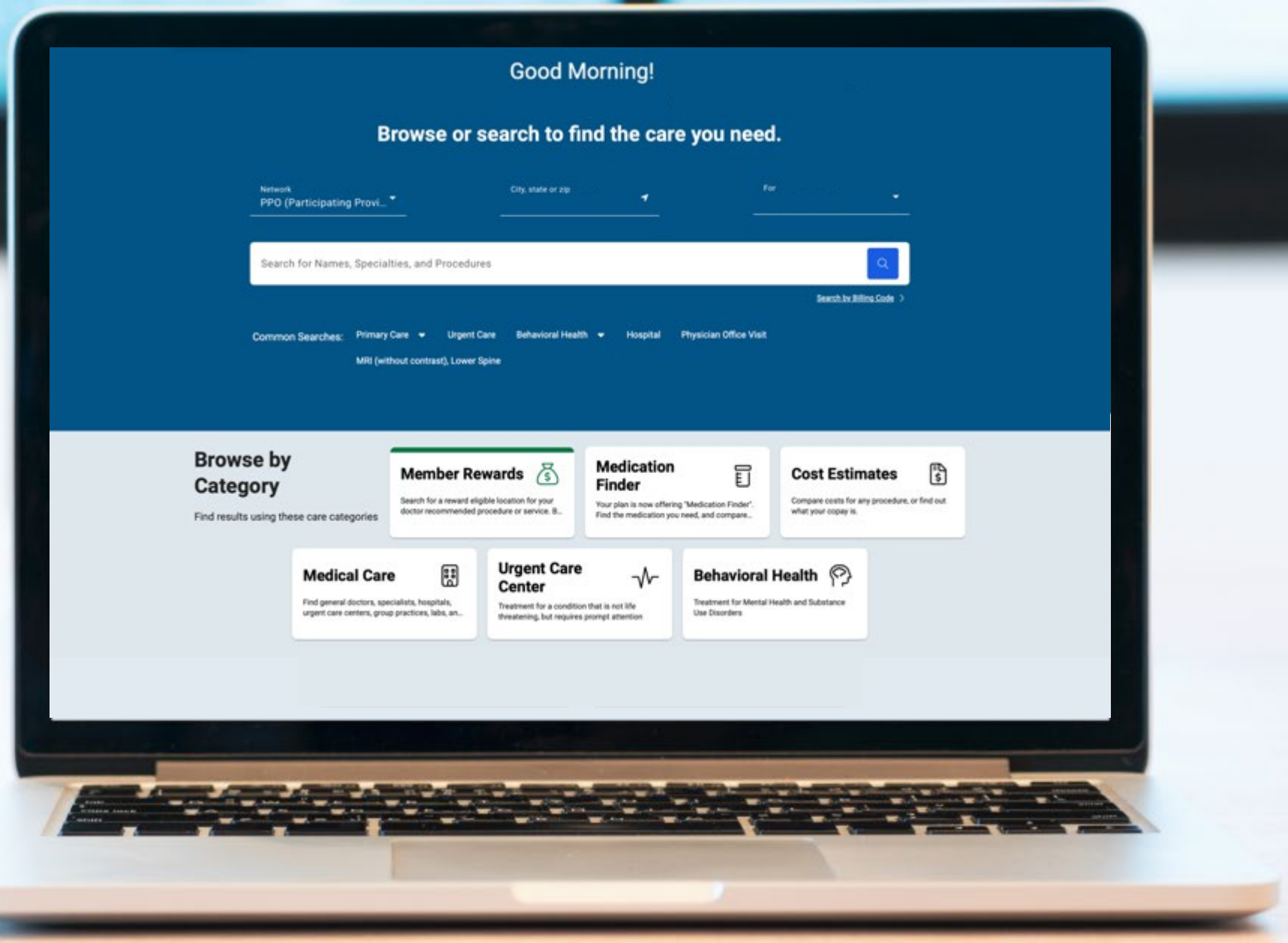
How to Access Provider Finder®



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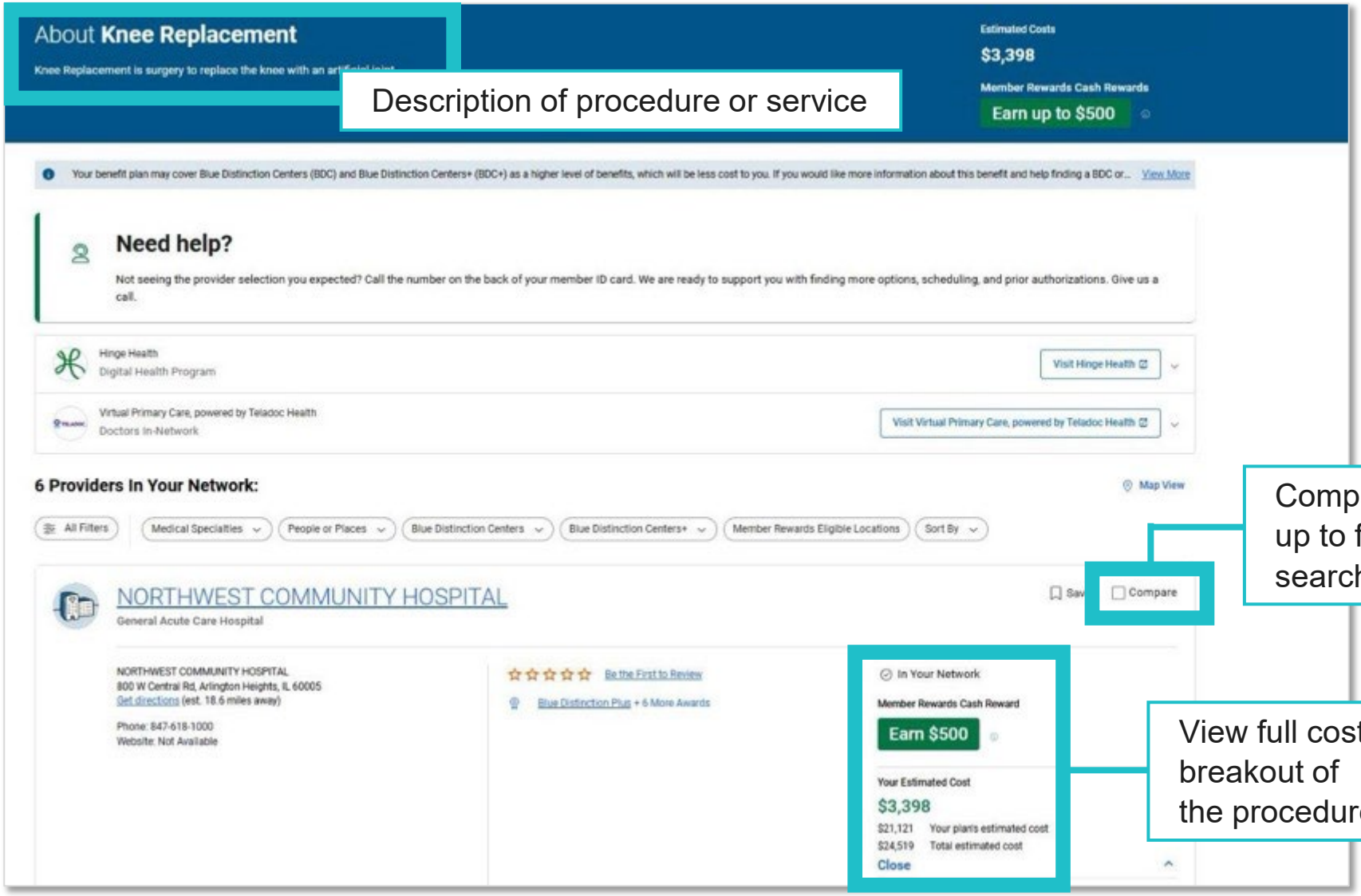
Provider Finder®
HOMEPAGE

Easy-access tiles help you find what you are looking for



Screenshots are for illustrative purposes only. Tile display will vary based on member benefits design.

Cost Estimate Search Results

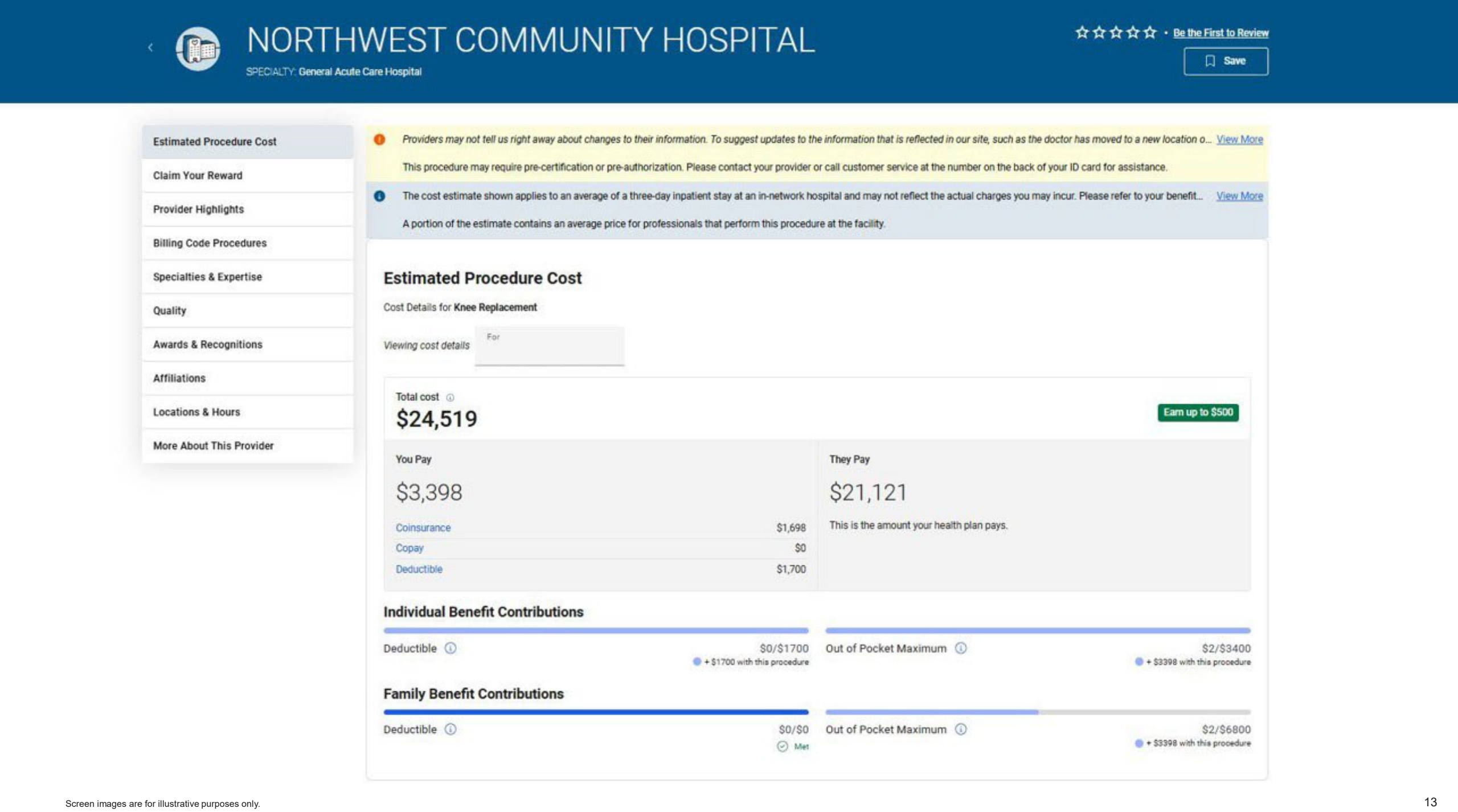


Did you know?

Cost Range for a Knee Replacement



Screen images are for illustrative purposes only.



Screen images are for illustrative purposes only.

Member Rewards



Guiding Members to High-Value, Lower-Cost Options

Member Rewards helps you shop for providers and earn cash rewards.

- Save money by shopping in-network
- Compare costs for mammograms, colonoscopies, surgeries and more
- Estimate out-of-pocket costs





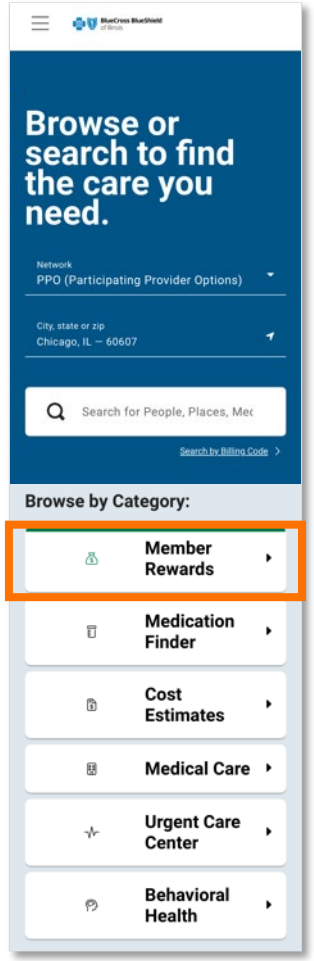
How Does Member Rewards Work?

1. Use Provider Finder® to choose a reward-eligible provider (includes primary care doctors and specialists)*
2. Visit your chosen reward-eligible provider
3. Receive a cash reward by check or an alternative form of payment, which will be sent after your claim is paid and the provider is verified as reward-eligible



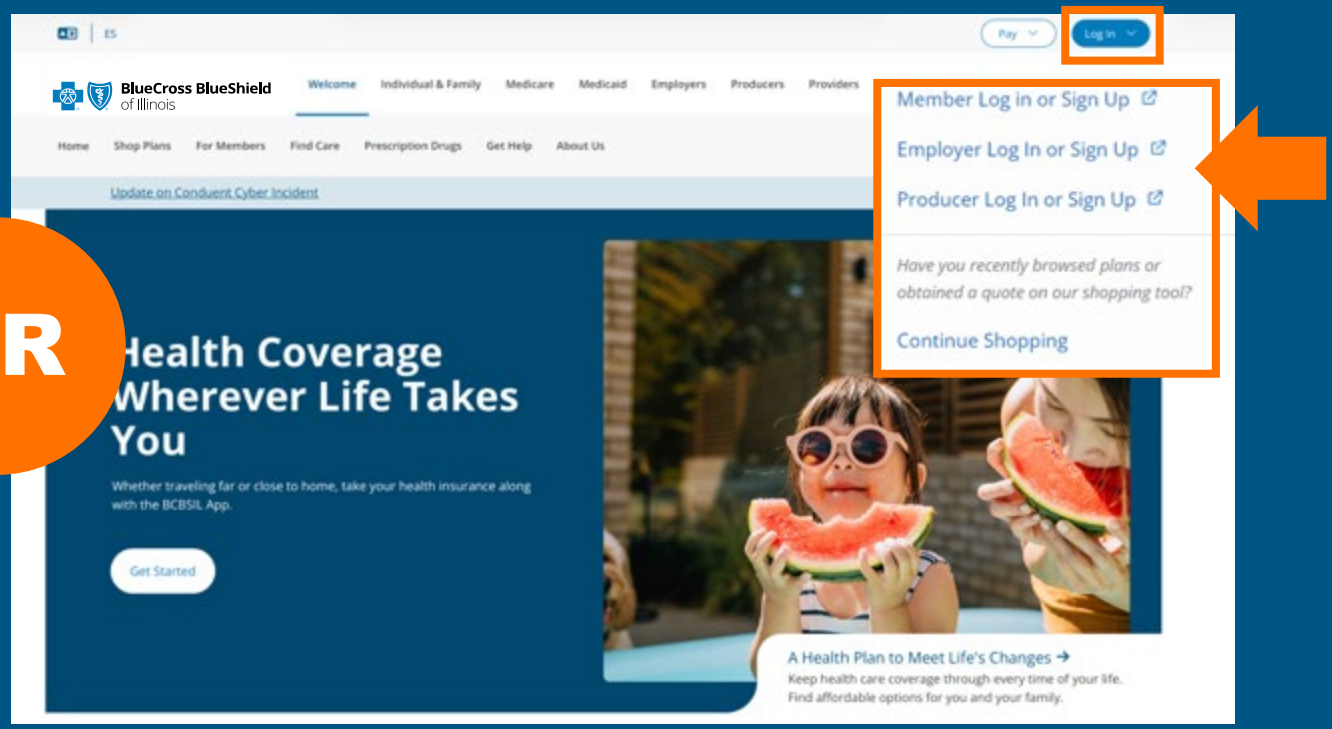
Use Member Rewards Online

Access Member Rewards via the BCBSIL App, just log in and click the Find Care icon then launch Provider Finder®



OR

Or visit bcbsil.com/rrd, log in to Blue Access for Members℠ and click Find Care to access Member Rewards.



Screen images are for illustrative purposes only.

Did you know that prices for the same quality medical care can differ by thousands of dollars?



Get Paid With Member Rewards

Earn cash back on medical care! Here's how:

1. Use the Member Rewards program by searching online with Provider Finder® or call an Advocate to find and select a quality, lower-cost, reward-eligible provider.
2. Visit your chosen reward-eligible provider.
3. The claim is paid and so are you!

Member Rewards verifies the provider qualifies for a reward and you get a check or alternative form of payment from Zelis (our program's vendor).

MDX Medical, LLC, a Zelis company, is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to administer the Member Rewards program for members with coverage through BCBSIL. Reward-eligible options and reward amounts are subject to change. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts received through Member Rewards may be taxable. Rewards may be delivered by check or an alternative form of payment. BCBSIL does not provide tax advice. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Distinction® Specialty Care

Blue Distinction® Specialty Care

Hospitals may all look the same, but there are often differences in the quality of care you receive depending on the facility you choose.

The choices you make matter when it comes to your health care.

Hospitals and medical facilities with superior expertise in delivering higher-quality health care in at least one of the following specialties:



Knee and Hip Replacement



Spine Surgery



Cardiac Care



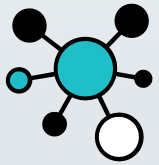
Transplants



Bariatric Surgery



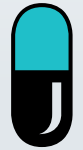
Maternity Care



CAR-T



Fertility Care



Substance Use Treatment and Recovery

Two Distinct Recognitions

Blue Distinction® Centers and **Blue Distinction® Centers+** have a proven history of delivering exceptional care and results.

With two levels of recognition, you and your doctor can choose the option that best meets your needs.

Blue Distinction Centers
Demonstrate **quality care**, treatment expertise and better overall patient results

Blue Distinction Centers+
Demonstrate **more affordable care** in addition to **quality care**, treatment expertise and better overall patient results

There are approximately 2,560 BDCs nationwide

Virtual Visits



Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE® doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A Virtual Visit may be a better alternative to the emergency room or urgent care center.



Virtual Visits may be limited by plan. For providers licensed in Illinois and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without permission.

How Virtual Visits Work

CONNECT

Access where mobile app, online video or telephone service is available

INTERACT

Real-time consultation with an independently contracted, board-certified doctor or therapist

DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)

E-TREATMENT NOW AVAILABLE!

Another option to get care without video. Submit a symptom assessment questionnaire and receive a response with your diagnosis and treatment plan



To register, you'll need to provide your first and last name, date of birth and BCBSIL member ID number.

Stay Engaged in Your Health Care

How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder®**
- **Review EOBs** and bills sent by your providers
- **Use wellness benefits**
- **See your physician regularly** for preventive care or illness
- **Ask your health care provider questions** about prescribed medications and treatments
- Ask your doctor if **lower-cost drug options** are right for you
- **Visit bcbsil.com/rrd** for more health and wellness information