BlueCross BlueShield of Illinois

TOOLS TO BOOST YOUR WELLNESS

Taking care of you
so you can take care of business



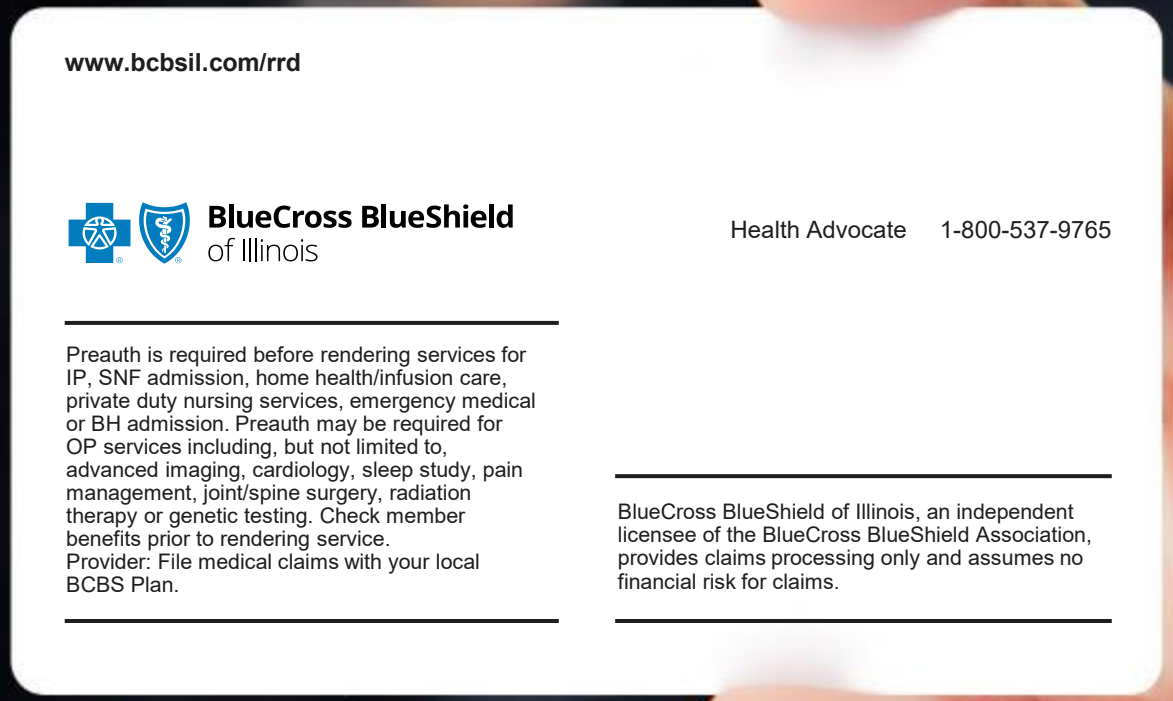
Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

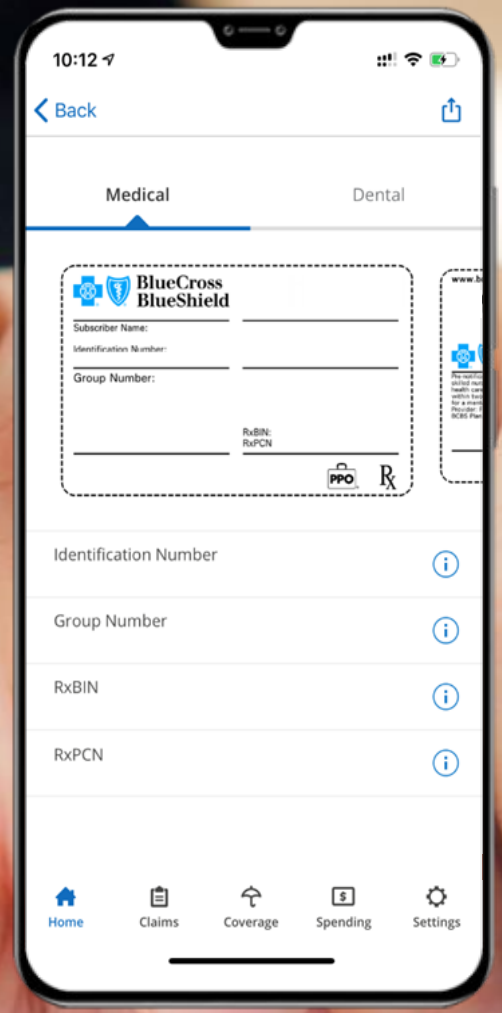
THE ONLY **ONE YOU NEED**

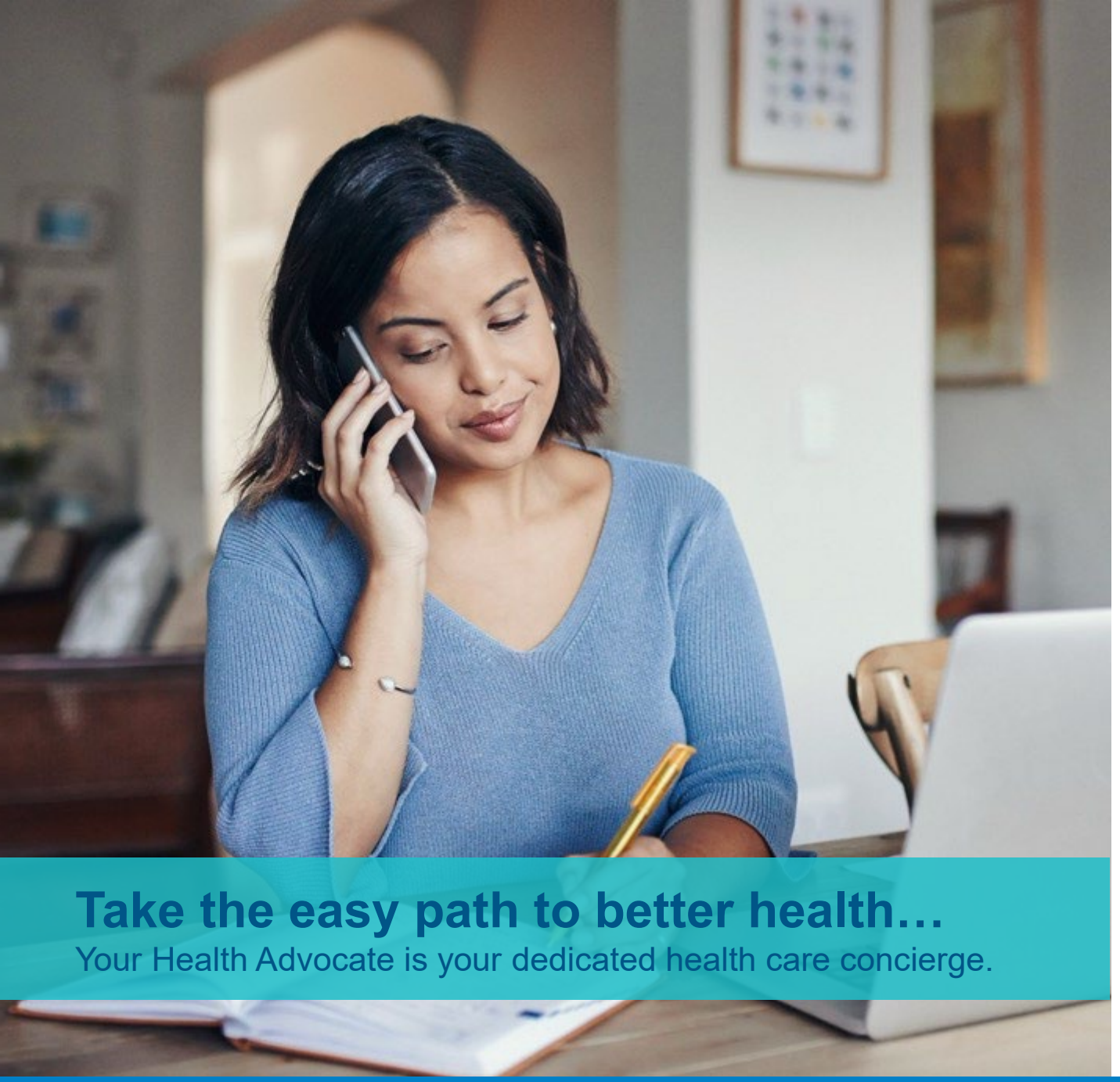
800-537-9765

ONE
NUMBER

ONE
POINT OF CONTACT







Your Personal Health Advocate:
One call that does it all

Whether you are concerned about:

- Understanding your benefits
- Scheduling appointments
- A chronic illness or a new diagnosis
- An upcoming surgery
- Getting prior authorization for a test
- Saving money on health care

Your Health Advocate has answers.

We're here for you!
Call 800-537-9765*

*In case of a medical emergency, call 911.

Talk to a Nurse Health Advocate

Nurse Health Advocates can answer questions about your health concerns and help you and your family get support for many issues including:

- Cancer
- Caregiver Support
- Diabetes
- Emotional and Mental Health
- Nutrition
- Veteran's Needs
- Gender Identity Support
- End-of-Life Planning

Schedule a call with a Nurse Health Advocate
Just log in at bcbsil.com/rrd, then choose Contact Us, click on Nurse Health Advocate and schedule your call.



Blue Access for Members℠





Tools at Your Fingertips

- View, print, download or re-order your member ID card
- Confirm your coverage and eligibility information
- Find in-network doctors, hospitals and other health care providers
- Review claims for medical services all in one place

*As applicable

Only a Text Away…

Blue Access for Members℠ delivers important updates directly to you.[1]

Manage your preferences to receive benefit messages and information that are important to you.
It's easy. Add your mobile phone number to your profile.
Then, select the topics that matter most to you.
You can learn about new benefits and services, get claims alerts, secure message[2] notifications, wellness tips and more.

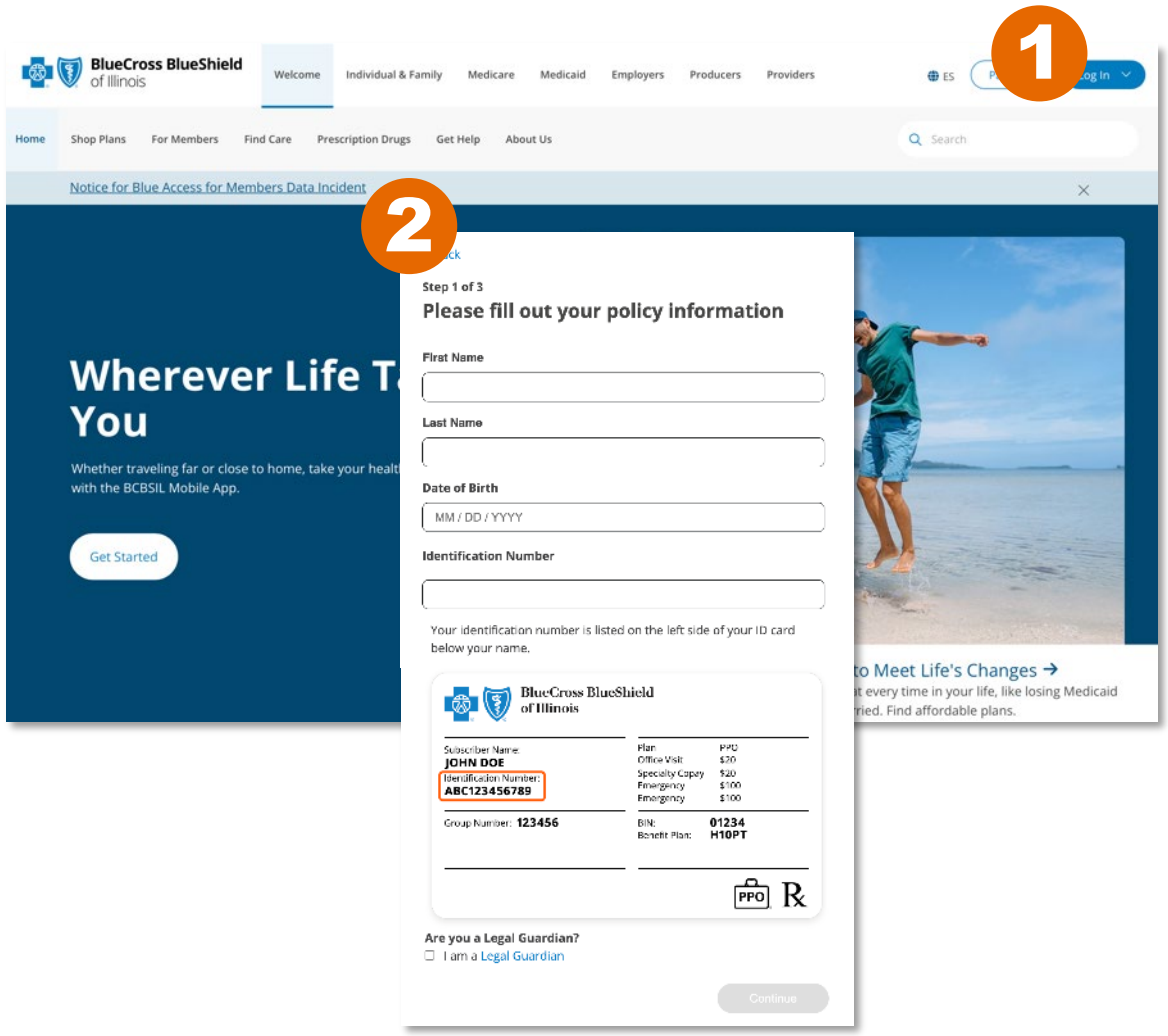
- You will receive automated messages, alerts, campaign messaging and care management notifications
- Some SMS messages may include a link that directs you to our secure mobile feed – an experience that displays like a social media feed



[1]Messaging powered by Relay Network, an independent company, that is delivering messages on behalf of Blue Cross and Blue Shield of Illinois.
[2]Notifications sent via automated text message. Message frequency varies. Text HELP to 33633 for HELP or STOP to 33633 to STOP. Message and data rates may apply. Terms & Conditions and Privacy Policy at bcbsil.com/member/text-messaging

Screen images are for illustrative purposes only.

Sign Up for Blue Access for Members℠



Go to **bcbsil.com** or download the BCBSIL App to get started

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

OR

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

*Message and data rates may apply.

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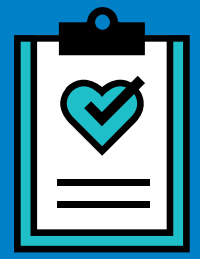
Your Health and Wellness Benefits

Preventive Coverage

What's Covered?

- **Recommended routine gender- and age-specific preventive care and screenings** — including yearly general wellness exams, recommended vaccines and screenings for things like diabetes, cancer and depression — both facility and professional services.
- **Coverage provided in-network at 100% with no copay, no deductible.** Out-of-network benefits may vary.

IMPORTANT to remember:
Lab tests related to a condition such as diabetes or asthma **are not** considered preventive and are covered under applicable deductible and coinsurance levels.



Stay healthy by getting regular check-ups

What's Preventive, What's Not?

PREVENTIVE

Jane has a screening, or preventive, mammogram performed (in-network)

Preventive coverage = 100%, no copay



Mammogram Example

DIAGNOSTIC

- Jane's screening mammogram results showed signs of suspicious growths
- Jane is asked to go in for a second mammogram
- **This second mammogram is diagnostic, or medical** — not preventive — and subject to deductible and coinsurance
- Jane's out-of-pocket expense is based on the discounted PPO cost of the mammogram

Women's Preventive Services

Women's Preventive Services Guidelines require coverage for the following services, without cost-sharing:

- Well-woman preventive visits
- Screening for diabetes in pregnancy
- Sexually transmitted infection counseling
- Human immunodeficiency virus (HIV) screening
- FDA-approved contraception methods and counseling
- Breastfeeding support, supplies and counseling
- Intimate partner and domestic violence screening and counseling



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.

24/7 Nurseline

Advice anytime.

Advice isn’t just needed from 9 to 5.

Round-the-clock health and wellness advice from licensed nurses

Plus, you can also listen to more than 1,000 health topics

Available in English and Spanish



Your Health and Wellbeing Programs

FIT BETTER HEALTH INTO YOUR SCHEDULE

Log in at bcbsil.com/rrd to access these resources and more.

PLEASE NOTE:

Access to the Well onTarget wellness program will end on 12/31/2026.

You are encouraged to start redeeming any available Blue Points now.

Any unredeemed points will be forfeited as of on 12/31/2026.



GO Wellbeing℠, powered by Sharecare, offers the RealAge® Test to help you set health and wellness goals, health device and app integration, personalized wellbeing content and rewards for taking healthy actions.



Digital Mental Health supports your mental wellbeing with programs for stress, depression, sleep problems, panic and substance use.



24/7 Nurseline conveniently answers your health questions.



Fitness Program gives you access to a network of gyms that fit your budget and lifestyle.



Women's and Family Health provides support for cycle tracking, pregnancy and parenting.



Digital coaching programs help you manage your weight, diabetes, high blood pressure and joint and spine issues.

GO Wellbeing and all associated digital programs and services are powered by Sharecare, Inc. Sharecare is contracted by Blue Cross and Blue Shield of Illinois to deliver a select collection of lifestyle programs, tools, and apps.

The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Getting Started is Easy – Effective 1.1.2027

Start your wellness journey with GO Wellbeing℠, powered by Sharecare, in just three steps:

Download the GO Wellbeing app

Take the RealAge® Test

Follow personalized tips, start earning rewards, or join any activity you choose

GO Wellbeing gives you support to eat better, move more, manage stress and reach your health goals!



GO Wellbeing and all associated digital programs and services are powered by Sharecare, Inc. Sharecare is contracted by Blue Cross and Blue Shield of Illinois to deliver a select collection of lifestyle programs, tools, and apps.

Know Your RealAge®, Change Your Habits

GO Wellbeing℠, powered by Sharecare, gives you tools to help make meaningful changes.

- Taking the RealAge Test may show that your body is younger (or older) than your current age
- You can take this test from GO Wellbeing, powered by Sharecare, to discover how your health history and activities impact your life
- Answer a few questions about your daily habits to estimate your body's real age. Then get simple tips to help you feel better and stay healthy. The RealAge Test is the first step in your GO Wellbeing program.

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Take Care of Your Mental Health



Your plan includes behavioral health benefits so you and your covered family members can get support for:

- Anxiety
- Autism
- Depression
- Substance use disorder
- Eating disorders
- And other mental health conditions

You can also access the Mental Health Hub by visiting **bcbsil.crediblemind.com/mentalhealthhub** as well as logging into **myhealth.myevive.com** and using Provider Finder®.

The Mental Health Hub is administered by NovaOne. NovaOne is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSIL.

Evive Health, LLC. is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide health care communications for members with coverage through BCBSIL. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

MENTAL HEALTH HUB

Expanded Access to Innovative Treatment and Solutions for:

- Substance Use Disorders
- Pediatric Mental Illness
- Eating Disorders
- Obsessive Compulsive Disorders

Mental Health Hub offers:

- Digital, one-stop-shop for mental health resources
- Direct access from bcbsil.com/rrd
- Wellness check-in to assess your mental health needs
- Personalized recommendations
- Condition-specific articles, videos, podcasts, tools and more



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Digital Mental Health

Delivered by learntolive



Online programs and services based on proven therapy techniques (English and Spanish); personal coaching is also available by phone, text or email



Private, convenient way to get help for mental health concerns:

- Depression
- Insomnia
- Panic
- Resilience
- Stress, Anxiety and Worry
- Social Anxiety
- Substance Use
- Trauma



Available to employees and family members (13 and older) at no cost to you

GET STARTED WITH A MENTAL HEALTH ASSESSMENT:

- Go to **bcbsil.com/rrd**
- Log in to **Blue Access for Members**[SM]
- Choose **My Health** then **Wellness**, then find **Digital Mental Health**

Less than 50% of people with a mental health condition receive treatment*

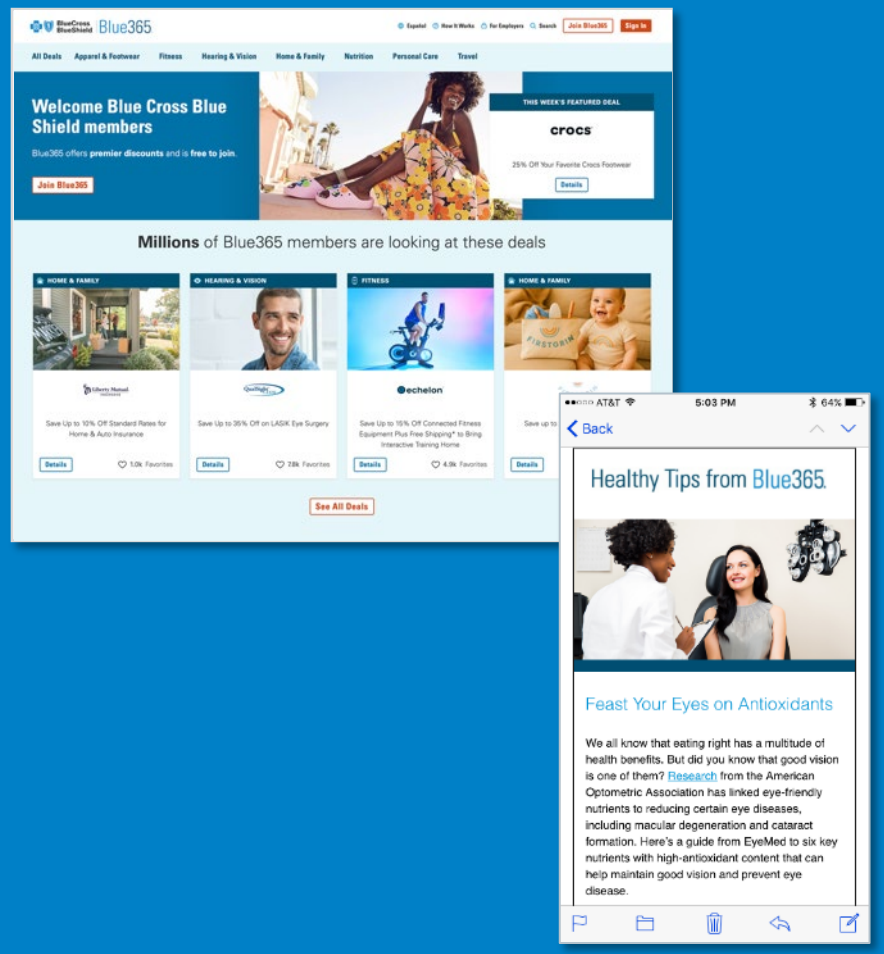
*National Alliance on Mental Illness, Mental Health by the Numbers, 2019

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Illinois.

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

Blue365® Member Discount Program

Member discounts simply for being a BCBSIL member



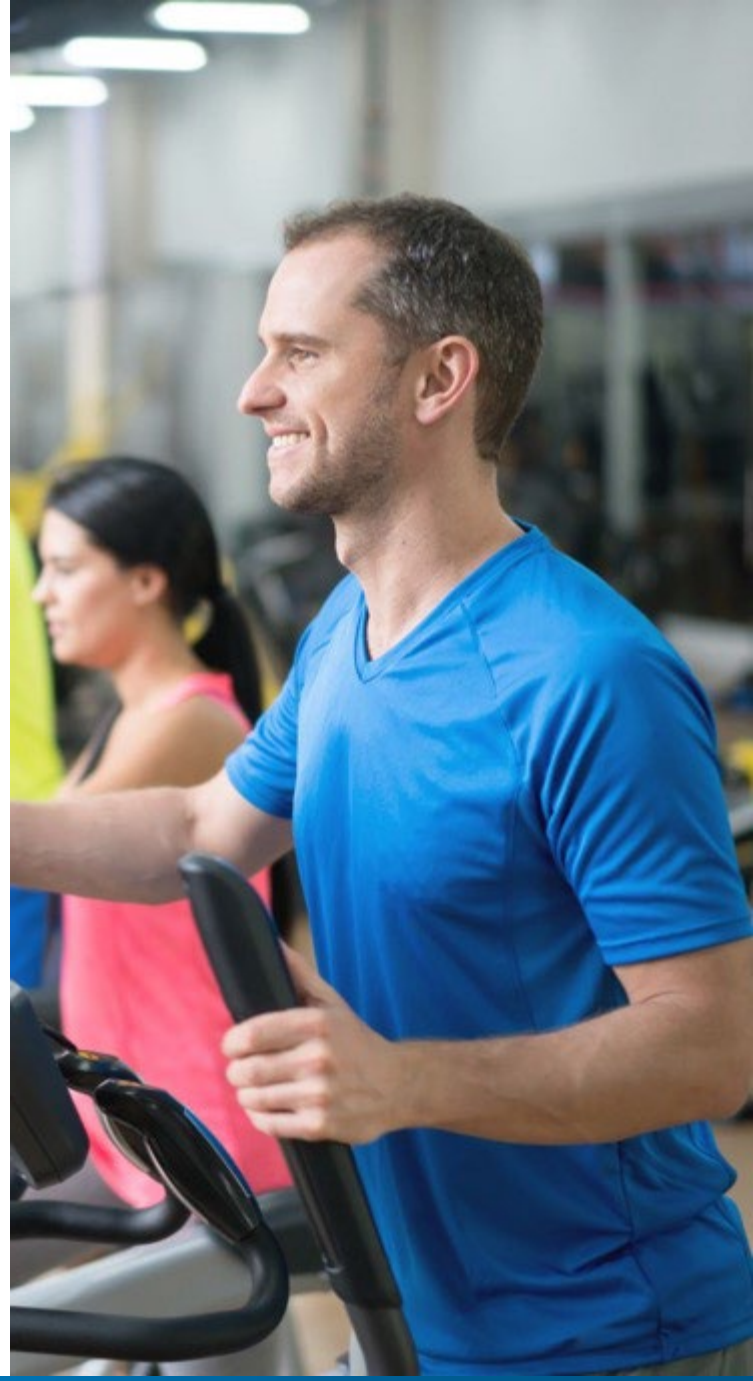
- Exclusive health and wellness deals from national and local retailers
- Save money on fitness classes and gear, family activities, healthy eating, dental, vision, hearing aids and more from top national and local retailers
- Go to **www.blue365deals.com/bcbsil** to register, view your available discounts and sign up for weekly emails

The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors.
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. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change 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 are 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.
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Our Fitness Services

- Flexible and budget-friendly gym network options from $19 to $239 per month with Well onTarget® Fitness Program by Tivity Health™
- Offered to members (and their dependents) of participating Blue Cross and Blue Shield of Illinois plans
- Unique program designed to promote health, wellness and activity for adults 18+. Family-friendly — expands gym network access to your covered dependents at a bundled price discount
- Access to multiple fitness locations, nationwide where members live, work and travel. Existing and potential members can search for locations by accessing the Fitness program page through Blue Access for Members℠ and through the Well onTarget Fitness Program mobile app
- Easy online enrollment (or by phone) plus fitness location finder



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. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

Flexible Gym Network

*A choice of gym networks to fit budgets and preferences.**

CLASSIC			LUXURY			
Base	Core	Power	Elite	Pro	Signature	Premier
$19/mo	$29/mo	$39/mo	$129/mo	$159/mo	$199/mo	$239/mo
3,500+ Standard Gyms	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000+ Standard Gyms (Luxury Gyms differ by tier, 180+ Available)			
Digital Content: Video and Live Stream						

- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays one enrollment fee for the entire family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

Membership Options to Choose From

- Select a plan based on lifestyle and preferences to have access to all gyms included in the plan and lower plans.
- Elite, Pro, Signature and Premier plans include the option to select a Home Gym plus access to all other gyms.
- Members have the option to change their Home Gym monthly.

*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.

Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

MOBILE APP

With the BCBSIL App, you can manage your health care information whenever, wherever



To download, text
BCBSILAPP
to 33633

Questions?

