

2024

STATE GROUP INSURANCE PROGRAM ANNUAL ENROLLMENT



It's Time to Choose Your 2024 Health Plan

- › BlueCross and you
- › Overview of your network options
- › Money-saving vs larger network choices
- › Benefits available and nice extras
- › When to sign up





Who We Are

BlueCross BlueShield of Tennessee is a not-for-profit organization with employees nationwide.



We're in communities across the country.

We've been serving Tennessee for more than 75 years. Now, we're ready to bring that experience to communities across the country for decades to come.



We're more than just health insurance.

We understand the importance of giving back and supporting the communities we serve. We support your well-being with one-on-one help at every stage of life.

You Have Two BlueCross Network Choices

Blue Network SSM gives you the same high-quality, cost-saving network of providers you've trusted for years.

If you want in-network access to certain hospitals Blue Network PSM might work better for you.

Both let you see a national network of providers through our **BlueCard[®] PPO** network.

Network S and P



Network S

A wide network that saves you money

Network P

Our network that includes more facilities

Let's Find the BlueCross Network That Works Best for You

1 Make a list.

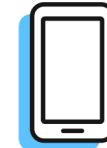
If you regularly use certain doctors or hospitals, make a list of them so you can see which networks they're in.

2 Check Network S.

If your list of doctors and hospitals are in Network S, this may be the best network for you, and it costs less than Network P.

3 Check Network P.

If your preferred doctors and hospitals are not in Network S, then check to see if they are in Network P. Network P premiums cost more than Network S, so you have to decide if it's worth it to have certain hospitals in-network.



Get in Touch

We're here if you need help. Just give us a call at **1-800-558-6213**, 7 a.m. to 5 p.m. CT, Monday–Friday.

Or log in at **[bcbst.com/tn_state](https://www.bcbst.com/tn_state)** to chat with us.

*\$75 more for employee only tiers, \$85 more for employee + child(ren) tiers, and \$150 more for employee + spouse and employee + spouse + child(ren) tiers

Care Around the Globe

With our BlueCross BlueShield Global[®] Core program, you have:

- › Access to 1.7M+ unique, global network providers
- › Coverage in 190 countries and territories

Visit bcbsglobalcore.com to learn more.



PREFERRED PROVIDERS

Key Advantages of Using In-Network Providers



Greater level of health care benefits



Fewer out-of-pocket expenses



No claims paperwork



Greater provider knowledge of plan requirements



Revamped telehealth benefit for convenient care



Significant savings for those on your plan

Using Out-of-Network Providers

- › Out-of-network providers do not have a contract with BlueCross.
- › This means you may pay the difference between what they charge and the Maximum Allowable Charge (the most the plan will pay based on BlueCross contracts with network providers).
- › You're also responsible for requesting prior authorization when using out-of-network and out-of-Tennessee providers.

Benefits and Beyond

- › Get cost-effective care from high-quality providers and hospitals, including Blue Distinction Specialty Care Centers of Excellence.
- › We're right here to guide you through care decisions and how to use your benefits.



News about the ER

When you have a health emergency, go to the nearest ER. New protections from the government mean an out-of-network ER will be paid in-network rates, and they aren't allowed to charge you more than you would pay for an in-network ER visit for a health emergency.

Extras Just for You

- › Teladoc™ Health lets you see a doctor for non-emergency care by phone or video chat, 24/7.
- › Get discounts on health and wellness products like workout gear and food items at **[bcbst.com/memberdiscounts](https://www.bcbst.com/memberdiscounts)**.
- › Enjoy low-cost access to more than 10,000 fitness centers.
- › Free identity protection helps keep you safe.



More Extras



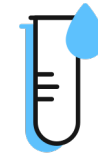
Alight

If you have a serious medical condition or are considering treatment options, you can get a second opinion from a team of experts.



Hinge Health

You and your eligible family members can get help for back, joint and muscle pain with personalized exercise therapy from the comfort of home.



Diabetes Prevention Program

If you're eligible, you can enroll in the diabetes prevention program for healthy living tips, health coaching and more.

Benefits on Your Time

We make it easy for you to use your benefits with your online account and BCBSTNSM mobile app, so you can take control of your health plan.



You can even sign up for emails and texts to reduce the amount of mail we send you. Log in at bcbst.com/tn_state.

You can:

- › Find a doctor.
- › Estimate care costs.
- › Pay doctor bills (for some providers).
- › Download ID card through Apple Wallet (app only).
- › Talk with a doctor (costs apply).
- › Chat with us if you need help.
- › Get personal support through our new digital platform.

Go Digital for Less Hassle

Go to bcbst.com/tn_state and visit the **Resources** tab to see a library of resources, documents and answers — all in one place.

- › Our online resources are kept up-to-date to get you the most accurate information possible.
- › Zoom in with digital files for easier reading.
- › Why carry a provider directory that's more than 1,000 pages long? Try our find care tool instead. Just log in at bcbst.com/findcare.

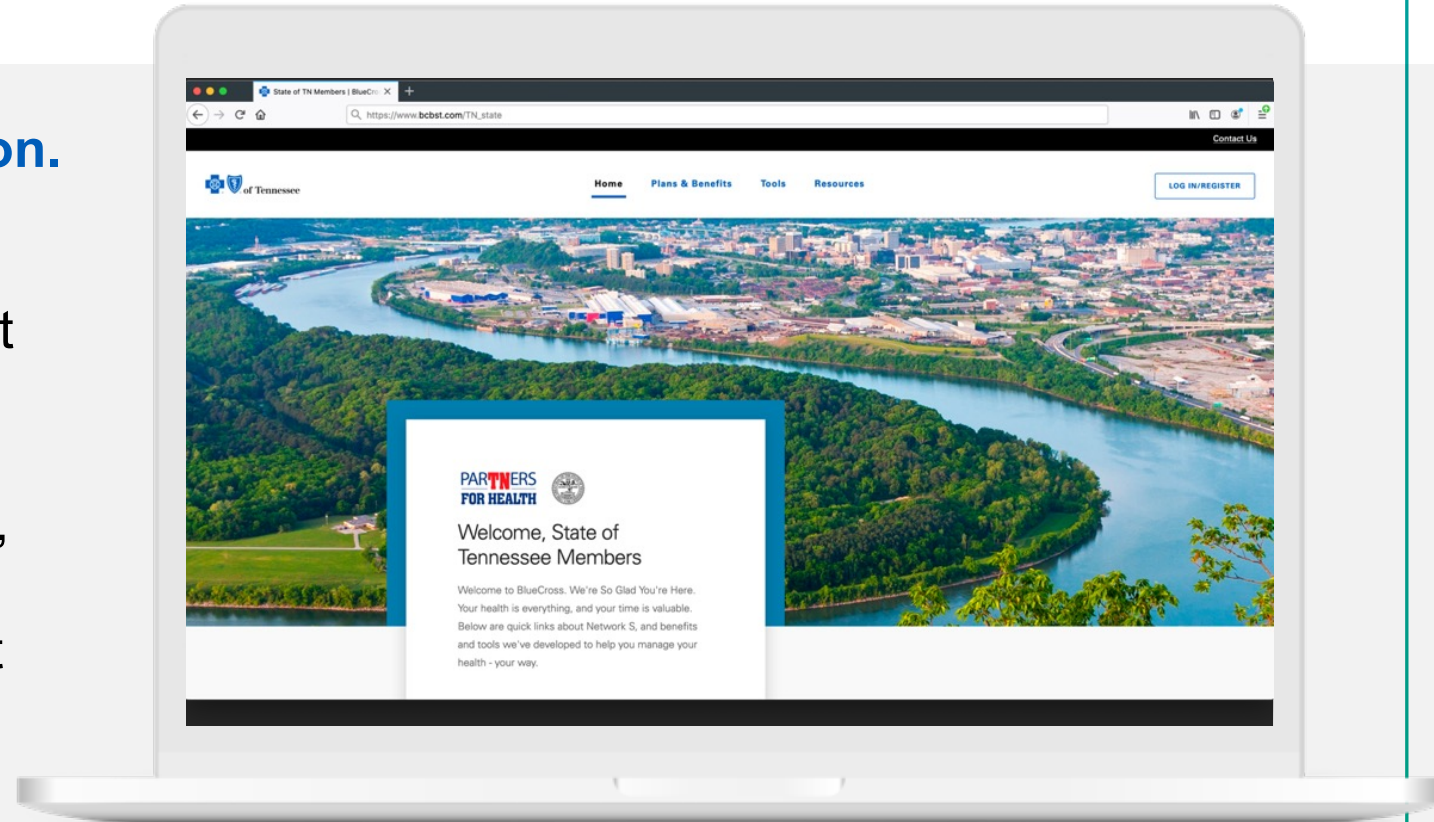


We're Right Here for You

You can choose your health plan soon.
We hope you choose BlueCross.

Visit **[bcbst.com/tn_state](https://www.bcbst.com/tn_state)** to learn about all your plan options and details.

You can also call us at **1-800-558-6213**, 7 a.m. to 5 p.m. CT, Monday through Friday. We can answer questions about networks, plans, benefits and more.



Thank You



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