

2023

STATE GROUP INSURANCE PROGRAM ANNUAL ENROLLMENT



**2023 STATE GROUP INSURANCE PROGRAM
ANNUAL ENROLLMENT**

It's Time to Choose Your 2023 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 right here in Tennessee.



We're in communities across the state.

Because we're Tennesseans just like you, we know what it means to serve Tennessee -- something we've done for more than 75 years.



But 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.

But if you need even more doctors and hospitals in your network, Blue Network PSM might work better for you.

Network S and P



Network S

A wide network that saves you money

Network P

Our broadest network that includes more facilities

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

1 Make a list.

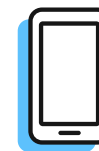
If you regularly use certain doctors or hospitals, make a list of them so you can see which networks they're in.

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 is worth it to see those providers.



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.

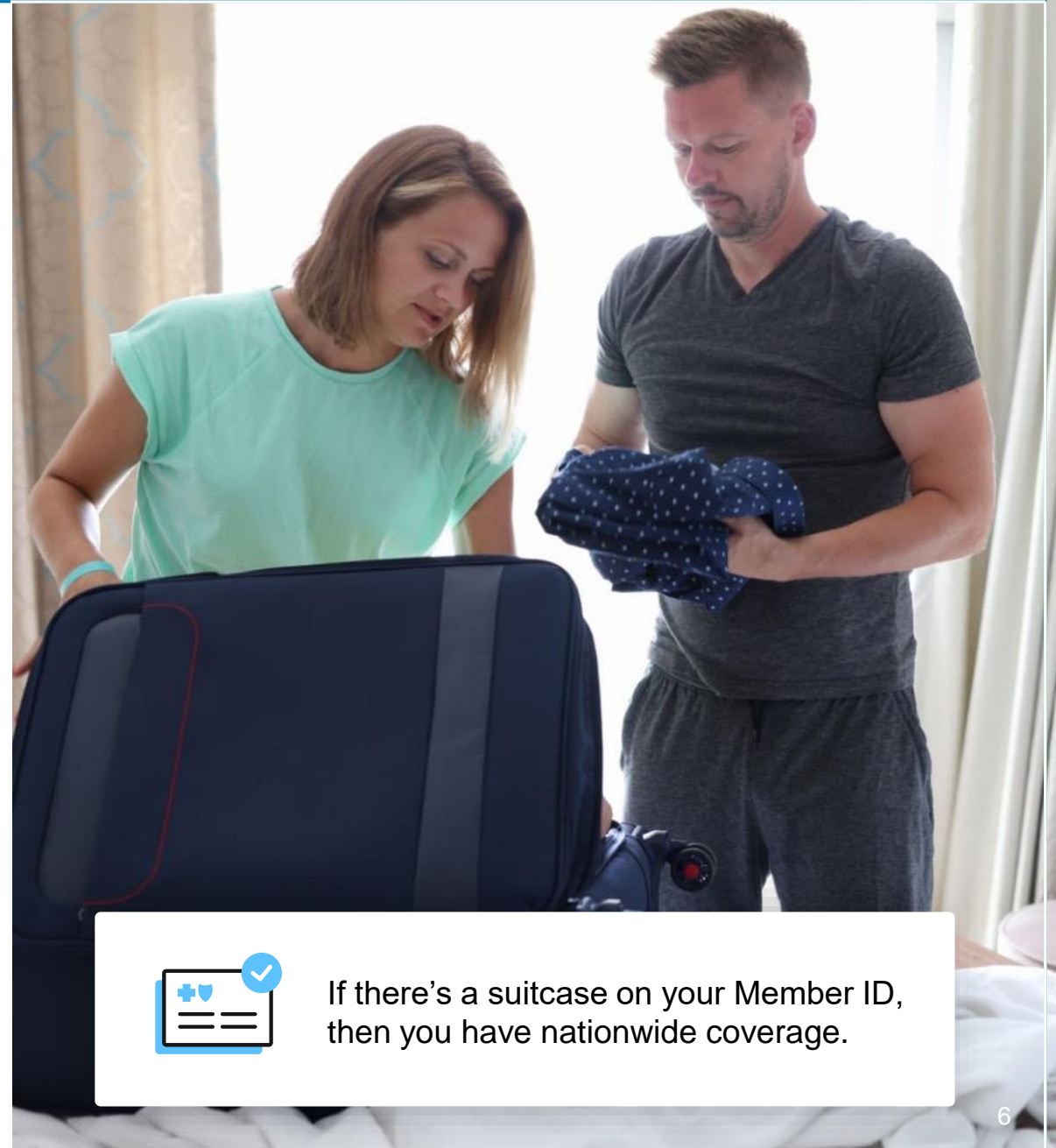
Or log in at **[bcbst.com/tn_state](https://www.bcbst.com/tn_state)** to chat with us.

Care Nationwide and Across the Globe

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

- › Access to 1.7M+ unique in-network providers globally
- › Global coverage in 190 countries and territories

Visit bcbsglobalcore.com to learn more.



If there's a suitcase on your Member ID, then you have nationwide coverage.

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 both you and your employer

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 are also responsible for requesting prior authorization when using out-of-network and out-of-Tennessee providers

Benefits and Beyond

- › High-quality providers and hospitals
- › We're right here to help guide you through care decisions and how to use your benefits
- › Access to Blue Distinction Specialty Care Centers of Excellence, for high-level, cost-effective specialized care

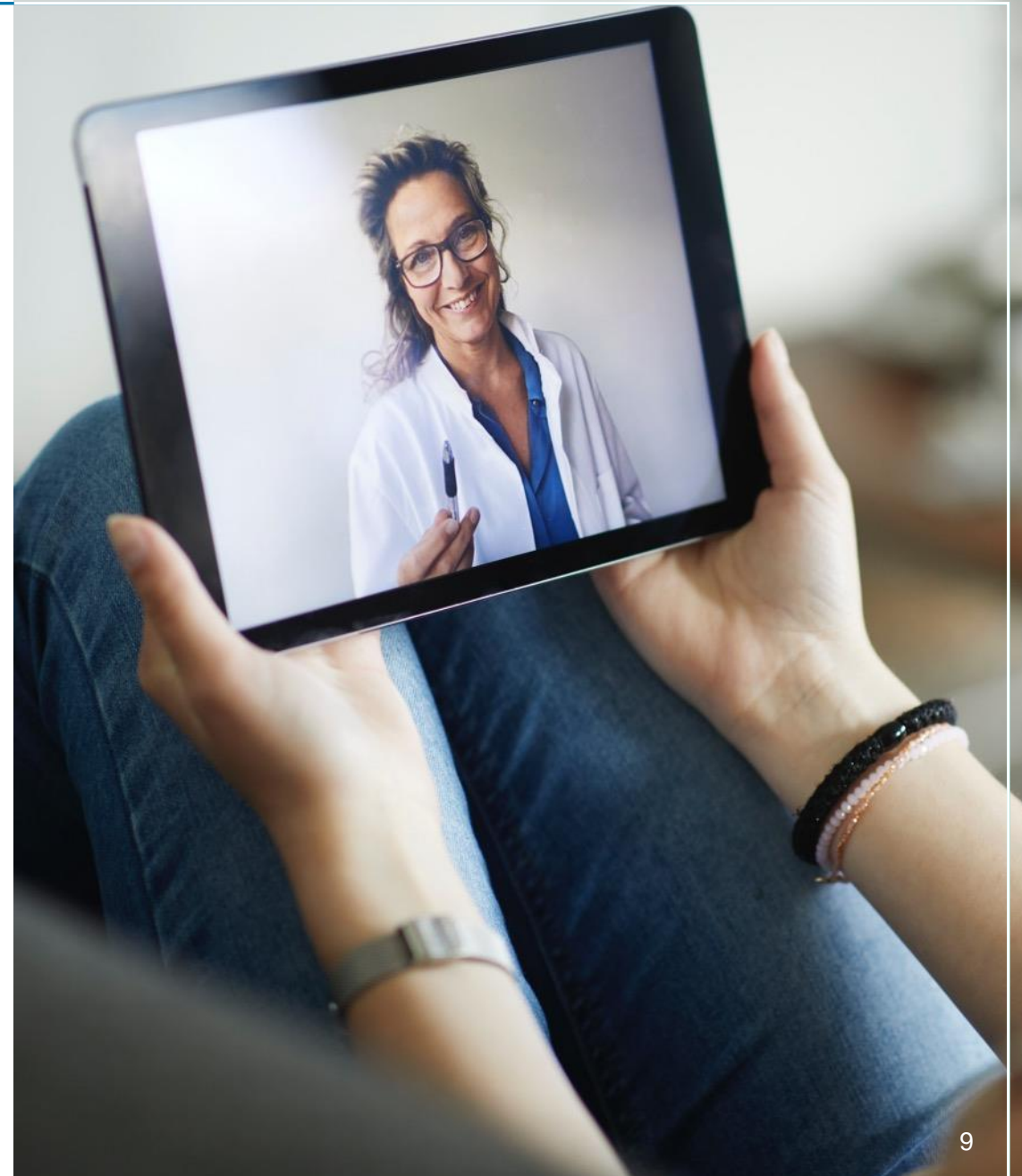


News about the ER

When you have a true 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 true health emergency.

Extras Just for You

- › We're revamping our telehealth benefit in 2023 to offer you even more
- › Member discounts on health and wellness products like workout gear and food items at **bcbst.com/memberdiscounts**
- › Low-cost access to more than 10,000 fitness centers
- › Free identity protection



More Extras



ConsumerMedical

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

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 through our website and our mobile app. Your secure account on both lets you take control of your health.



You can even sign up for emails and texts to reduce the amount of mail we send you. Visit our website 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**.

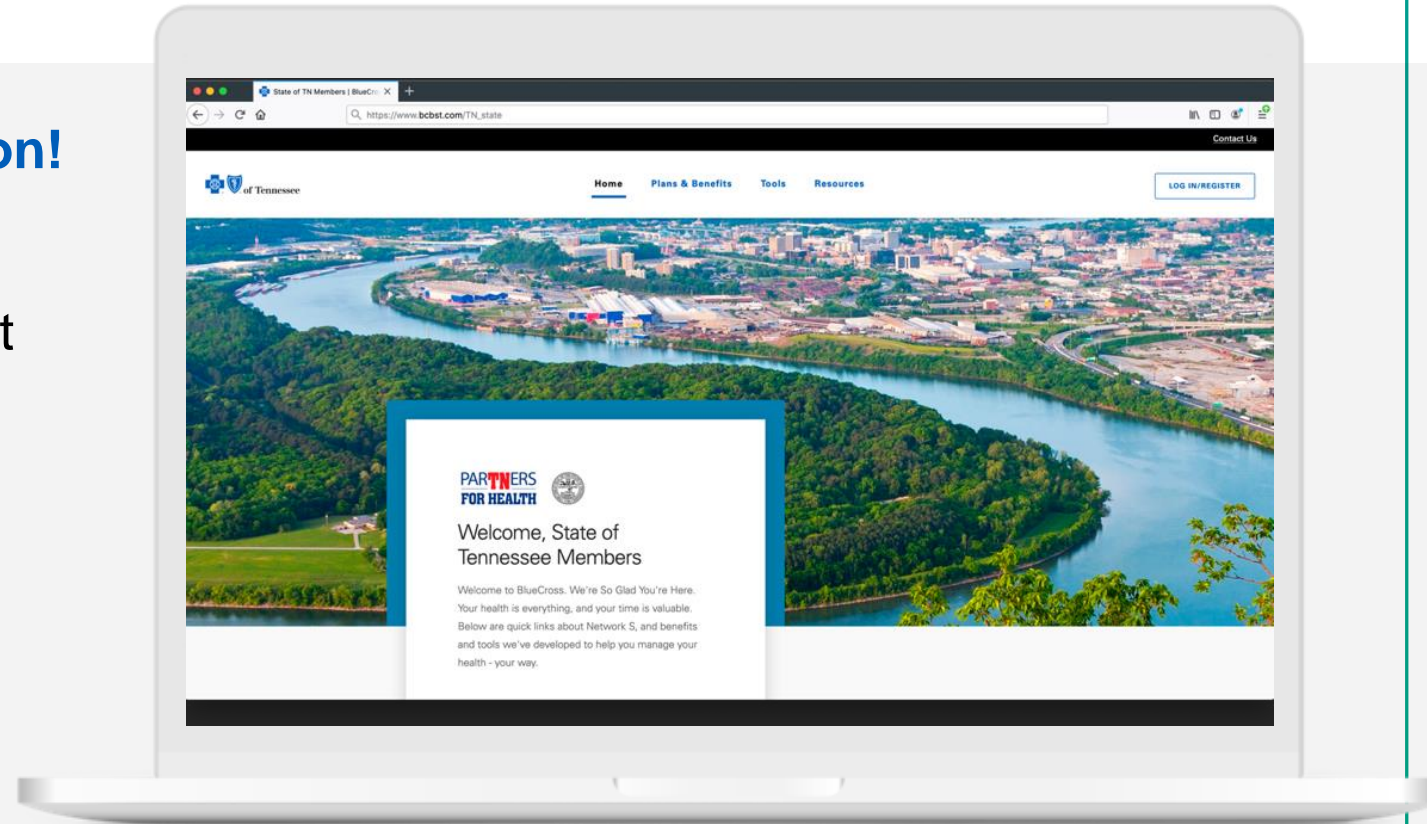


We're Right Here for You

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. – 5 p.m. CT (Mon.–Fri.).
We can answer questions about networks, plans, benefits and more.



Thank You



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