Today We Will Cover:

• 2014 Benefit Changes
• Affordable Care Act (ACA) Impact
• Plan Features
• Prescription Coverage
• Wellness Tools
• Customer Service
• Online tools and resources
2014 Changes
2014 Benefit Changes

Deductible & Out-of-Pocket (OPX)
High Option Only

<table>
<thead>
<tr>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>$1,000 Ind./ $3000 Family</td>
<td>$1,000 Ind./ $3,000 Family</td>
</tr>
<tr>
<td><strong>Out of Pocket</strong></td>
<td></td>
</tr>
<tr>
<td>(includes deductible)</td>
<td></td>
</tr>
<tr>
<td>$3,300 Ind./ $9,900 Family</td>
<td>$3,800 Ind./ $11,400 Family</td>
</tr>
</tbody>
</table>

**Deductible Credit**
High and Basic Options

- Must be completed between 01/01/14 and 12/31/14.
- Must be completed/credited prior to claims payment. No retro claim adjustments.

<table>
<thead>
<tr>
<th>Upon Completion of Online Health Assessment</th>
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</thead>
<tbody>
<tr>
<td>Employee/Spouse</td>
</tr>
<tr>
<td>Dependents</td>
</tr>
</tbody>
</table>
Affordable Care Act (ACA)
Out-of-Pocket (OPX) Essential Benefits

These items when included for essential benefits, must apply to OPX at in-network providers:

• Copayments
• Deductibles
• Rx Copayments
• Per Occurrence Copayments (i.e. emergency room)
• Out-of-Pocket (OPX) Pharmacy

<table>
<thead>
<tr>
<th></th>
<th>Current Benefit</th>
<th>1/1/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum OPX</td>
<td>$2500 Generic/Preferred Only</td>
<td>$2500 Generic/Preferred/Non-Preferred</td>
</tr>
</tbody>
</table>

• Copayments Office Visit & Emergency Room

<table>
<thead>
<tr>
<th></th>
<th>Current Benefit</th>
<th>1/1/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit &amp; Emergency Room Copayments</td>
<td>Do Not Apply toward OPX</td>
<td>Applies toward Medical OPX</td>
</tr>
</tbody>
</table>
OKHEEI

Plan Features
Choosing a Plan
What to Consider

1. Provider availability
   Will you be able to visit the doctors, hospitals and other facilities you want to?

2. Your costs
   What is going to come out of your paycheck every month?
   What about for the whole year?

3. Benefit payments
   How much you will have to pay out of your pocket for your medical expenses?

4. Medical services
   Consider your health status and services you expect to consume during the year. What has your experience been in past years?
Deductible Explained

What is it?

• The deductible is the amount of money a member needs to pay each year before the health plan begins to pay claims.

How does the Family Deductible work?

• Once a single covered family member under family coverage meets the individual deductible amount, the health plan will begin to pay claims for that member.

• You do not need to wait until the ENTIRE family deductible is met.
Network Matters

In-Network Providers

Advantages

• National BCBS PPO Network
• Pay less for care – protection from billing of amounts over allowed amounts
• Receive the highest level of benefits
• No claim forms – provider files claim

Out of Network Providers

Disadvantages

• Pay a greater share of the costs/out-of-network benefits
• You may need to file your own claims
• You may be balance billed for amounts over the allowed amount
BlueChoice PPO
Preventive Coverage
What’s Covered?

• Recommended routine gender and age-specific preventive care and screenings. Examples: physical, OBgyn exams, mammograms, well-child care, immunizations.

Coverage provided in-network at 100% with no copay and no deductible.

• IMPORTANT: Lab tests related to an illness or condition – such as diabetes or asthma – are not considered preventive and are covered at applicable deductible and coinsurance levels.
Mammogram Visit

**PREVENTIVE**

Jane has a regular preventive mammogram performed *in-network*

*Preventive coverage = 100%, no copay*

**DIAGNOSTIC**

- Jane’s mammogram results showed signs of suspicious growths
- Jane is asked to go in for a second mammogram

*This second mammogram is *diagnostic* – not preventive, and subject to deductible and coinsurance*
What Can You Do: Be a smarter consumer

- Utilize in-network providers whenever possible to help you reduce your health care spending. Use the Cost Estimator to research costs at different hospitals and save.

- Review EOBs and bills sent by your providers. Make sure that you and the plan are being charged only for services that you received.

- Take care of yourself. Utilize Wellness benefits and get appropriate, preventive medical care as needed.

- Don’t wait until you have to go to the ER – see your physician regularly for preventive care or illness. Call your doctor to “pre-qualify” your symptoms.

- Improve communications with your doctor. Ask questions about prescribed medications and treatment and follow the recommendations of your health care provider.

- Let your physician guide you to the appropriate drug therapy. Use generic and over-the-counter drugs whenever they are available for your condition, talk to your doctor about lower cost drug options.

- Visit our website for more health and wellness information.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>High Option</th>
<th>Basic Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Ind. Deductible</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>1st Dollar Coverage</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Ind. Out-of-Pocket Max</td>
<td>$3,300</td>
<td>$3,800</td>
</tr>
<tr>
<td>Family Out-of-Pocket Max</td>
<td>$9,900</td>
<td>$11,400</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$25 PCP copay/ $40 specialist copay</td>
<td>50%*</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>50%*</td>
</tr>
<tr>
<td>Inpatient Admission</td>
<td>80%*</td>
<td>Additional $300 deductible, then 50%*</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay, then 80%*</td>
<td></td>
</tr>
<tr>
<td>All Other Covered Services</td>
<td>80%*</td>
<td>50%*</td>
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</tbody>
</table>
Pharmacy Benefits
Prescription Drug Benefit

Retail Pharmacy Network

• All Major Pharmacy Chains (Walgreens, CVS, Target, Wal*Mart, etc.)
• Over 62,000 Network Pharmacies
• Pharmacy search available online
What is a Drug Formulary List?

A listing of preferred drugs selected by a panel of physicians and pharmacists

- Drugs are evaluated on comparative efficacy, safety, uniqueness, and cost-effectiveness
- The BCBSOK Drug Formulary is regularly reviewed and updated
- Download formulary list and more information from MyPrime.com
## Prescription Benefits
**Generic and Preferred**

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<tr>
<td><strong>Rx – Generic / Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cost of Rx – $100 or Less</strong></td>
<td>$25 or actual cost whichever is less</td>
<td>Cost of Rx up to $75 plus dispensing fee</td>
</tr>
<tr>
<td><strong>Rx – Generic / Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cost of Rx – $100+</strong></td>
<td>25% up to $50 maximum</td>
<td>Cost of Rx up to $75 plus dispensing fee</td>
</tr>
<tr>
<td><strong>Rx – Generic / Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OPX Maximum</strong></td>
<td>$2500 per individual</td>
<td>No Maximum</td>
</tr>
<tr>
<td><strong>Supply Limit – Generic / Preferred / Non-Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>102 days or 300 units per copay</td>
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</tbody>
</table>
## Prescription Benefits
### Non-Preferred and Specialty

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<tr>
<td><strong>Rx – Non-Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost of Rx – $100 or Less</td>
<td>$50 or actual cost whichever is less</td>
<td>Cost of Rx up to $125 plus dispensing fee</td>
</tr>
<tr>
<td>Cost of Rx – $100+</td>
<td>50% up to $100 maximum</td>
<td>Cost of Rx up to $125 plus dispensing fee</td>
</tr>
<tr>
<td><strong>Rx – Non-Preferred</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPX Maximum</td>
<td>$2500 per individual</td>
<td>No Maximum</td>
</tr>
<tr>
<td><strong>Supply Limit – Non-Preferred</strong></td>
<td>102 days or 300 units per copay</td>
<td></td>
</tr>
<tr>
<td><strong>Supply Limit – Specialty</strong></td>
<td>30 day supply</td>
<td></td>
</tr>
</tbody>
</table>
MyPrime.com and MyPrimeMail.com

Link from Blue Access for Members to:

• Locate a pharmacy
• Find drugs / formulary
• View prescription claim history
• Create personal drug list
• Learn about specific drugs
  • Rx Cost Calculator
  • Health information
• PrimeMail
  • Refill a mail order prescription
  • Check the status of an order
  • Streamlined order refills
  • Manage payment options
  • Add alternative mailing address
Home Delivery Prescriptions

Pre-register online at myprimemail.com

• Or, call PrimeMail at 1-877-357-7463 and pre-register by phone

• Download forms for new prescriptions and have your physician fax directly from his or her office

• Or, obtain new prescriptions from your doctor and mail them along with the order form to PrimeMail
Customer Service
Call your BCBS customer service team for:

- Claim questions or status
- Medical benefit coverage questions
- Help with finding network providers
- Membership and eligibility
- Help with navigating online tools
- ID card requests
- Health education and transfer to other health programs
- Transition of care

800-672-2567
How to Find a PPO Provider

From your computer OR mobile phone, log on to [bcbsok.com/okheei](bcbsok.com/okheei) and click on ‘Find Doctor’

Call Customer Service on the back of your BCBS ID card

800-672-2567

Call BlueCard Access – available 24/7

800-810-BLUE (-2583)
How to Search for Doctors or Hospitals

Log on to bcbsok.com/okheei

From the home page, click on ‘Find A Doctor’

Select PPO network, and search by Provider Name or Provider type

Save or print results

Get directions, and view quality designations including Blue Distinction Specialty Care

Try it on your mobile phone!

No registration necessary
Advice anytime.
Advice isn’t just needed from 9 to 5.
Round-the-clock health and the wellness advice from licensed professionals
More than 1,200 AudioHealth Library topics

800-299-0274
Available in English and Spanish
Wellness Services and Programs
Personal Wellness Reports

- Save and resume the Health Assessment at any time
- Snapshot Report shows where your health status ranks based on your responses as you progress
- Fully personalized comprehensive Personal Wellness Report upon completing the Health Assessment
- Provider report to discuss with your healthcare professional
New Member Rewards with Life Points

Reward yourself!

- Win points for multiple wellness and fitness activities, completion of online courses, and more
- Redeem in the Shopping Mall for electronic, sporting goods, games and more
You don’t eat the same food every day.

**Why work out at the same fitness club every single time?**

— $25 to sign up, $25 per month,

— Mix and match fitness centers

— No contract and no obligation

— Unlimited access to a nationwide network of more than 8,500 participating fitness centers

— Just log into Blue Access for Members and click Fitness Program in Quick Links to reach the enrollment page

Available to members and their covered dependents (age 18 and older)
Lifestyle Management

Weight Management & Tobacco Cessation:
Support for a Healthier You

Personalized Coaching
- Counseling and coaching with licensed Wellness Coaches
- 24/7 Nurseline
- Referrals when appropriate

Self-Paced Approach
- Online programs
- Secure email outreach keeps members on track
Interactive Video Tutorials

Easy to use, technology-powered video coaching modules that enable the most informed treatment decisions

Some of the 180 videos:

- Coronary Artery Disease
- Bariatric Surgery
- Chronic Low Back Pain
- Depression
- Diabetes
  - Blood Sugar
  - Insulin Injections
  - Type 2 Diabetes
- Metabolic Syndrome
Expectant mothers and babies get off to a healthy start with prenatal and postnatal education and support

Enroll in the program to receive guidance from pregnancy to six weeks after delivery

- Pregnancy risk assessment
- Frequent, personal contact based on risk
- Educational materials
- Coordinated care with your physician
- Screening for depression
Member discount program simply for being a BCBSOK member

Exclusive health and wellness deals from national and local retailers

Save money on gym memberships, vision exams and services, hearing aids and diet-related services

Log on to Blue Access for Members for updates on the new discount program.
Blue Access for Members℠

Save time with self-service support tools and health and wellness resources on a convenient and secure site

- Check claims, View and print Explanation of Benefits (EOBs)
- View your benefits and covered dependents
- Sign up for electronic EOBs
- Check coverage details and Rx benefit information
- Manage mobile and texting preferences
- Request new ID cards or print temporary ID cards
- Confirm dependents covered under your plan
- Access health and wellness information and guides

... and more

Log and perform protected transactions 24 hours a day, 7 days a week*

*Claim Statements/EOBs are not available from 3 – 6 a.m.
Explore the New Provider Finder®

Now easier than ever to find a doctor or hospital that's right for you.

• Get results by provider type, specialty, network, language and nearby urgent care centers
• Receive directions from Google Maps™
• Blue Distinction Center designations
• Quality certifications and recognitions for doctors and hospitals
• Check out Provider Finder from your mobile phone's Web browser, or download the app for your iPhone® or Android®
Blue Access Mobile℠
Secure Site – Log-in Required

Blue Access for Members℠
- Digital ID Card
- Benefits / eligibility
- Claims Status

- Health and Wellness Articles
  Diabetes, Maternity Care, Nutrition, Blue Extras℠, Obesity, Fitness, My Care Profile, Metabolic Syndrome

- User Profile – Manage settings and preferences

Text Messaging

Static – One-Way SMS Messaging
- Rx Reminders, Diabetes, CAD, Diet Tips, Claim Status, Exercise & Fitness Tips

Dynamic – Two-Way Messaging member initiates text with keyword
- ID Card Management
- Coverage Management
Smartphone Apps

Provider Finder® App

- Locate providers
- Link to map and directions
- Add to contacts
- Locate urgent care facility using GPS location

For iPhone® and Android® phones.

More than 1,000 Provider Finder app downloads / month

Duty Calls enables new dads to stay more engaged with their partner throughout pregnancy and help make the healthiest decisions.

With Tot Tracker new (and veteran) parents can stay on top of their child's milestones, upcoming vaccinations and growth measurements – ages 0 - 3 years.

* For iPhone® only. Can be viewed on iPad® and iPhone® Touch
NOW! From Your Mobile Phone

Claims Summary
only via mobile
web Download or
view individual
PDFs of EOBs
from bcbsok.com