

THE
DIFFERENCE
IS

BLUE





BlueCross BlueShield
of Oklahoma

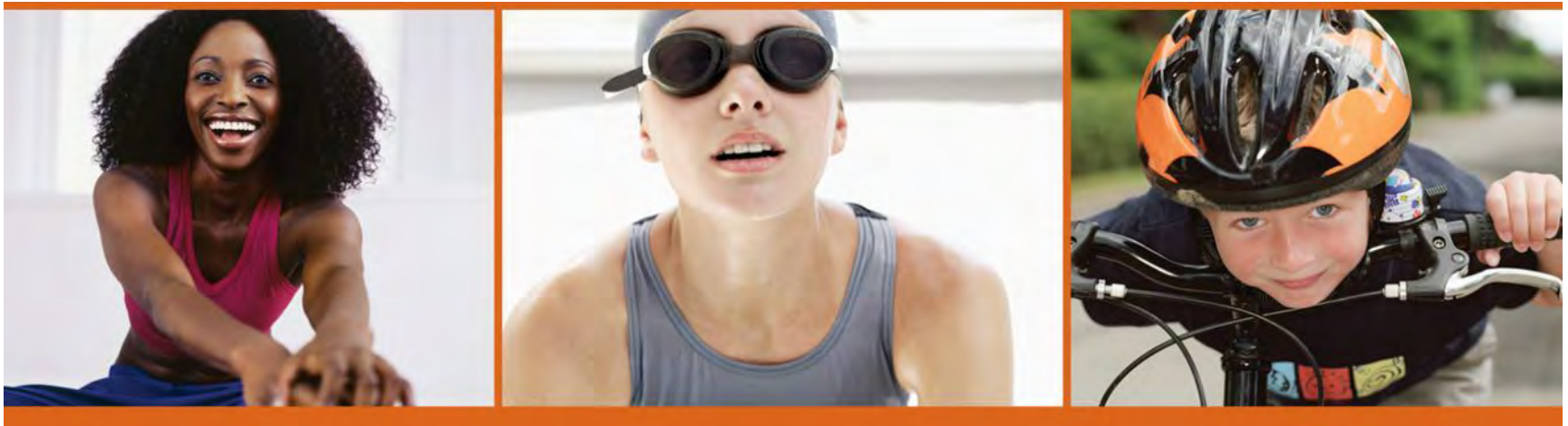


welcome
OKHEEI OPEN ENROLLMENT 2014

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

	In Network	Out of Network
Deductible	\$1,000 Ind./ \$3000 Family	\$1,000 Ind./ \$3,000 Family
Out of Pocket (includes deductible)	\$3,300 Ind./ \$9,900 Family	\$3,800 Ind./ \$11,400 Family

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.**

Upon Completion of Online Health Assessment	
Employee/Spouse	\$250
Dependents	Not Eligible



Affordable Care Act **(ACA)**

2014 Benefit Changes - 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)

2014 Benefit Changes - ACA



- **Out-of-Pocket (OPX)**

Pharmacy

	Current Benefit	1/1/2014
Maximum OPX	\$2500 Generic/Preferred Only	\$2500 Generic/Preferred/Non-Preferred

- **Copayments**

Office Visit & Emergency Room

	Current Benefit	1/1/2014
Office Visit & Emergency Room Copayments	Do Not Apply toward OPX	Applies toward Medical OPX



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.

Preventive Coverage

Example



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.

Benefits Comparison

Health

*After deductible



Benefit	High Option		Basic Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Ind. Deductible	\$1,000	\$1,000	\$500	\$500
Family Deductible	\$3,000	\$3,000	\$1,000	\$1,000
1st Dollar Coverage	N/A		\$500	
Ind. Out-of-Pocket Max	\$3,300	\$3,800	\$5,500	\$5,500
Family Out-of-Pocket Max	\$9,900	\$11,400	\$11,000	\$11,000
Office Visit	\$25 PCP copay/ \$40 specialist copay	50%*	50%*	50%*
Preventive Care	100%	50%*	100%	50%*
Inpatient Admission	80%*	Additional \$300 deductible, then 50%*	50%*	Additional \$300 deductible, then 50%*
Emergency Room	\$100 copay, then 80%*		50%*	
All Other Covered Services	80%*	50%*	50%*	50%*



Rx

Pharmacy Benefits





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



BlueCross BlueShield of Oklahoma

July 2013 Blue Cross and Blue Shield of Oklahoma Drug Formulary

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LEUKERAN									
megestrol (Megace – brand is NF)									
mercaptopurine (Purinetan – brand is NF)									
MESNEX tabs									
methotrexate									
MYLERAN									
NILANDRON									
TABLOID									
tamoxifen									
tretinoin caps								•	
TREXALL									
HORMONES, DIABETES AND RELATED DRUGS									
CORTICOSTEROIDS									
budesonide ext-release (Entocort EC – brand is NF)									
CORTISONE									
ENJUVIA									
estradiol (Climara – brand is NF)									•
estradiol (Estrace – brand is NF)									
estradiol/norethindrone acetate (Activella – brand is NF)									
estropipate 0.75 mg, 1.5 mg									
VIVELLE-DOT									•
PROGESTINS									
medroxyprogesterone acetate (Provera – brand is NF)									
norethindrone acetate (Aygestin – brand is NF)									
progesterone micronized (Prometrium – brand is NF)									

Prescription Benefits

Generic and Preferred

*After deductible



Benefit	High Option		Basic Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Rx – Generic / Preferred Cost of Rx – \$100 or Less	\$25 or actual cost whichever is less	Cost of Rx up to \$75 plus dispensing fee	\$25 or actual cost whichever is less	Cost of Rx up to \$75 plus dispensing fee
Rx – Generic / Preferred Cost of Rx – \$100+	25% up to \$50 maximum	Cost of Rx up to \$75 plus dispensing fee	25% up to \$50 maximum	Cost of Rx up to \$75 plus dispensing fee
Rx – Generic / Preferred OPX Maximum	\$2500 per individual	No Maximum	\$2500 per individual	No maximum
Supply Limit – Generic / Preferred / Non-Preferred	102 days or 300 units per copay			

Prescription Benefits

Non-Preferred and Specialty

*After deductible



Benefit	High Option		Basic Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Rx – Non-Preferred Cost of Rx – \$100 or Less	\$50 or actual cost whichever is less	Cost of Rx up to \$125 plus dispensing fee	\$50 or actual cost whichever is less	Cost of Rx up to \$125 plus dispensing fee
Rx –Non-Preferred Cost of Rx – \$100+	50% up to \$100 maximum	Cost of Rx up to \$125 plus dispensing fee	50% up to \$100 maximum	Cost of Rx up to \$125 plus dispensing fee
Rx – Non-Preferred OPX Maximum	\$2500 per individual	No Maximum	\$2500 per individual	No Maximum
Supply Limit– Non-Preferred	102 days or 300 units per copay			
Supply Limit – Specialty	30 day supply			



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

The image shows a 'PrimeMail New Prescription Order Form' from Blue Cross Blue Shield of Illinois. The form includes a barcode at the top left and the Blue Cross Blue Shield of Illinois logo. It is addressed to PrimeMail, PO Box 650041, Dallas, TX 75265-0041. The form contains several sections for patient and cardholder information:

- CARD HOLDER INFORMATION:** Fields for Card Holder's ID, Card Holder's Last Name, Card Holder's Date of Birth (mm/dd/yyyy), and Card Holder's First Name.
- Patient Information:** Fields for Patient's Last Name (if different than card holder's last name), Patient's Gender (Male/Female), Patient's Date of Birth (mm/dd/yyyy), Patient's First Name, Patient's Permanent Address, City, State, Zip Code, Patient's Phone Number, and Patient's E-mail Address.
- Contact Information:** A field for 'Contact by' with radio buttons for E-mail and Phone.

Additional text on the form includes: 'Mail this form to: PrimeMail, PO Box 650041, Dallas, TX 75265-0041' and 'For added service: Visit www.bcbsil.com or call 877.357.7463. TTY 711. Llame la farmacia de PrimeMail en 877.357.7463 o el registro sobre nuestro sitio del web en www.bcbsil.com'.



Customer Service



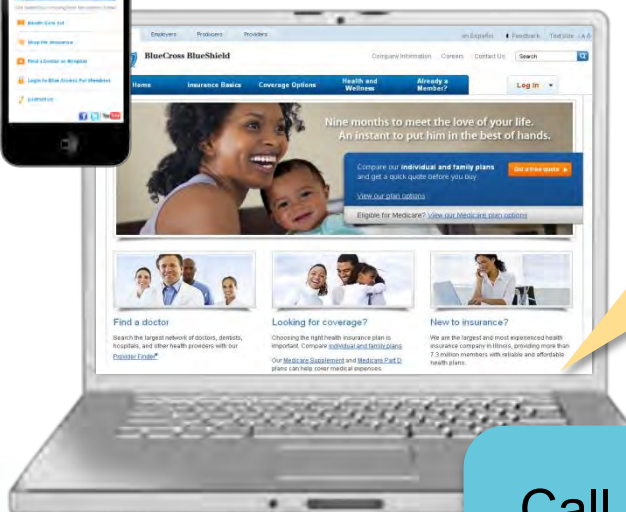
Service that Takes You Out of the Middle

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



How to Find a PPO Provider



From your computer OR mobile phone, log on to bcbsok.com/okhee1 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/okhheei

From the home page, click on
'Find A Doctor'

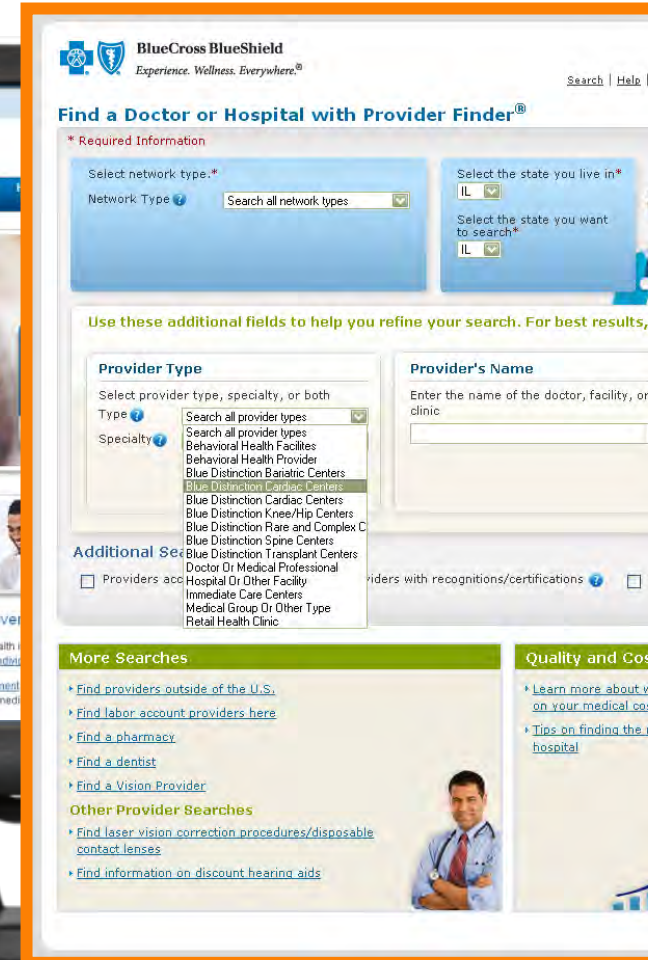
Select PPO network, and
search by **Provider Name**
or **Provider type**

Save or print results

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

Try it on your mobile phone!

No registration necessary



24/7 Nurseline



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 health care professional

ABOUT YOU: It's all about you 10% PROGRESS METER

>>1. I am the:
 Subscriber Dependent

2. Which of the following best describe your race or ethnic group?
Mark all that apply if you prefer not to provide this information, you may leave this question blank!

Mark all that apply

- American Indian or Alaskan Native
- Asian
- Black or African-American
- Native Hawaiian or Pacific Islander
- White or Caucasian
- Hispanic
- Other

3. What is the highest level you com...

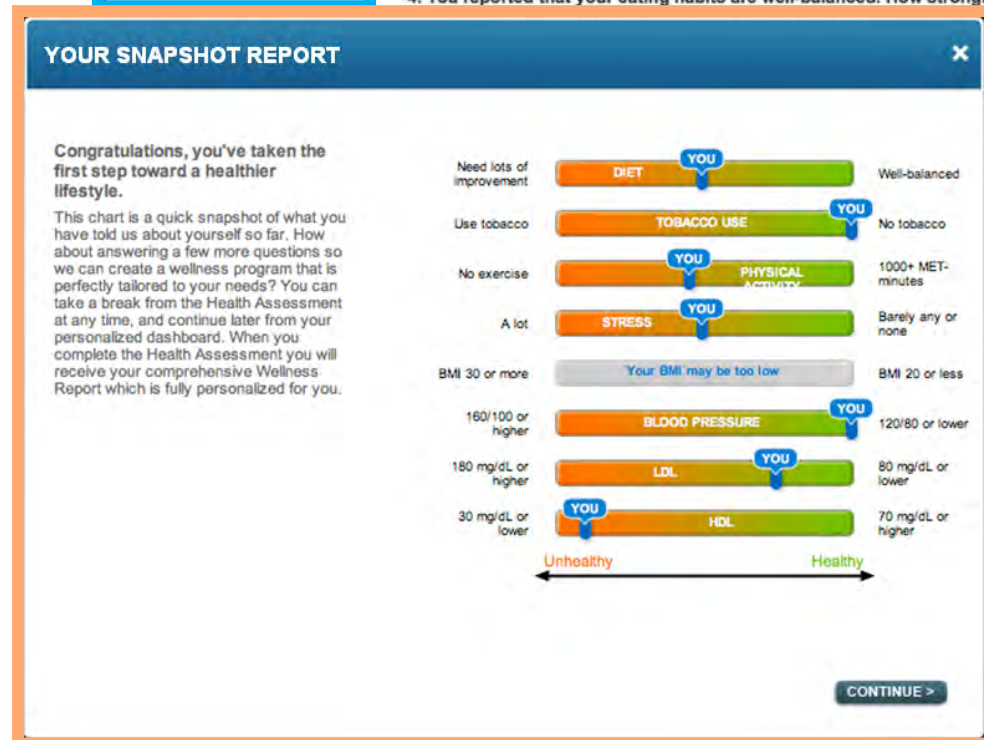
CANCEL

DIET: You are what you eat 30% PROGRESS METER

3. How many servings of fruits and vegetables do you eat in a typical day?

0-2 servings 3-4 servings 5-8 servings 9 or more servings

4. You reported that your eating habits are well-balanced. How strongly do...



New Member Rewards with Life Points



POINT SCHEDULE

Life Points are awarded for taking healthy actions. Points are assigned to actions that have been proven to have a positive impact on health.

[VIEW POINTS HISTORY](#)

ACTIVITY	POINT VALUE	POINTS AVAILABLE	MAX FREQUENCY
Track Your Progress	10	0/10400	20/Week
anytime Assessment	2500	0/5000	2/Year
Fitness Program Enrollment	2500	0/2500	1/Year
Fitness Center - 1st Visit	100	0/5200	1/Week
Fitness Center - 2nd Visit	100	0/5200	1/Week
Fitness Center - 3rd Visit	200	0/10400	1/Week
Fitness Center - 4th Visit	100	0/5200	1/Week
Biometric Screening	2500	0/2500	1/Year
Milestone Assessment Complete			
anytime Course Complete			
Promotional Activity			

POINTS HISTORY

[HOW TO EARN POINTS](#)

POINT BALANCE: 26200

DATE	ACTIVITY	POINTS EARNED
7/9/2012	Fitness Program Enrollment	2500
7/5/2012	Milestone Assessment Complete	300
7/4/2012	anytime Course Complete	1000
7/2/2012	Track Your Progress	10

Show 25 Showing 1-5 of 45 **123456789**

SEARCH: All Go Min: Max: Go

Home > Merchandise

Categories

- Apparel
- Automotive
- Baby
- Bag & Luggage
- Beauty
- Bed & Bath
- Books
- Computers

Electronics
TV & Video
iPod & MP3 Players
Camera & Photo

Rewards On Sale
Click to see daily deals!

Kitchen
Small Kitchen Appliances
Cookware & Baking
Cooks Tools & Gadgets

Home & Garden
Home Appliances
Outdoor Living
Lawn & Garden

Books
Cooking, Food & Wine
Literature & Fiction
Mystery & Crime

Movies
Action & Adventure
Comedy
Television

Music
Country
Pop
R&B

Computers
Desktops
Notebooks
Printers, Scanners & Fax

Video Games
Xbox 360
PlayStation 3
Nintendo Wii

Sporting Goods

SHOPPING MALL

Redeem your points for millions of merchandise offerings including electronics, sporting goods, books, CDs, DVDs or music downloads. If you do not have enough points to purchase something, you can add your personal credit card to pay the difference.

[CLICK HERE](#)

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)

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



web



text



BCBSOK Member Discount Program

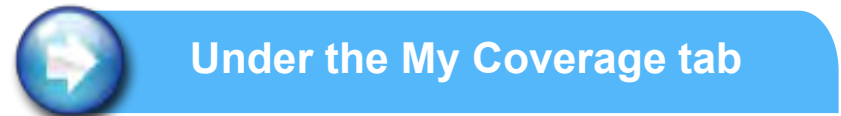


Member discount program simply for being a BCBSOK member

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.




Online Tools and Resources





Blue Access for MembersSM



 **Provider Finder[®]**

 **Health Care School**

 **Be Smart. Be Well.[®]**

 **eCards for HealthSM**



 **Benefits and Claims**

 **ID Card Management**

 **Monthly Health Topics**


 **Health Assessment**

 **Cost Estimator tool**

 **Member Care Profile**

 **Member Discounts**

Member Wellness Portal

 **Wellness Points**

 **Special Beginnings[®]**



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***



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[®]

The screenshot shows the BlueCross BlueShield Provider Finder interface. At the top, the BlueCross BlueShield logo is on the left, and the text "Provider Finder[®]" with "Last Updated: 09/26/2012" is on the right. Below this is a navigation bar with links for "Search", "Help", "FAQs", "Company Information", "Disclaimer", and "en Español".

The main heading is "Find a Doctor or Hospital with Provider Finder[®]". Below this is a section for "Required Information" with two dropdown menus: "Select network type.*" (set to "PPO") and "Select the state you live in*" (set to "KS"). To the right, there is another dropdown for "Select the state you want to search*" (set to "KS") and a photo of a smiling female doctor.

Below the required information is a section titled "Use these additional fields to help you refine your search. For best results, enter only the information you know." This section contains three input fields: "Provider Type" (with "Blue Distinction Cardiac Centers" selected), "Provider's Name" (with a text input field), and "Location" (with a text input field and a "Show results within" dropdown set to "Within 10 miles").

At the bottom of the search section is "Additional Search Criteria" with four checkboxes: "Providers accepting new patients", "Providers with Bridges to Excellence", "Providers with recognitions/certifications", and "Board certified providers". A large orange "Find" button is on the right.

Below the search section are three columns of links and information: "More Searches" (with links to find providers outside the U.S., labor account providers, a pharmacy, a dentist, and a vision provider), "Quality and Cost" (with links to learn more about ways to save on medical costs and tips on finding the right hospital), and "Search Tips" (with advice to check the Benefit Booklet, search within the network, enter as much information as possible, and use filters).

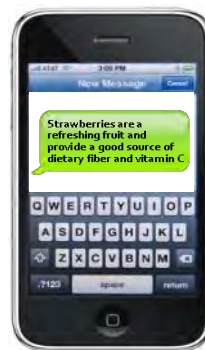
Secure Site – Log-in Required



Blue Access for MembersSM

- Digital ID Card
- Benefits / eligibility
- Claims Status

- **Health and Wellness Articles**
Diabetes, Maternity Care, Nutrition, Blue ExtrasSM, Obesity, Fitness, My Care Profile, Metabolic Syndrome
- **User Profile** – Manage settings and preferences



Text Messaging

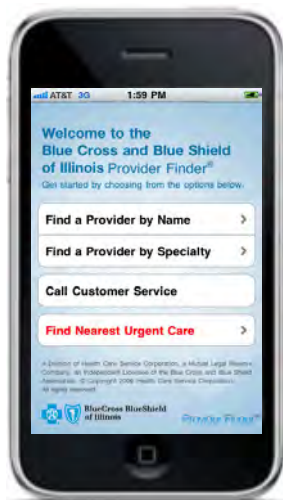
Static – One-Way SMS Messaging

- *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



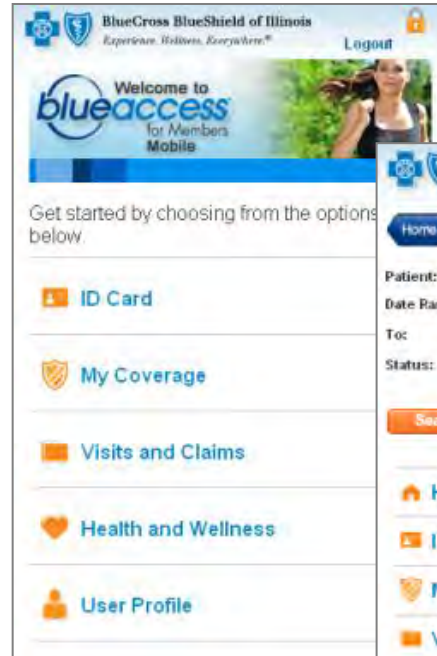
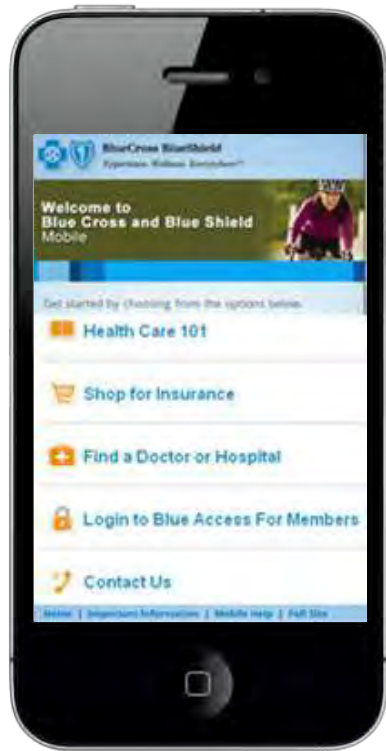
Duty Calls enables new dads to stay more engaged with their partner throughout pregnancy and help make the healthiest decisions.



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



ALL CLAIMS (05/17/2011-02/07/2012)

Date of Visit	Physician/ Provider	Total Charges	My Portion	Status
12/27/2011	VISIONWORKS	\$636.82	\$0.00	PAID
12/27/2011	VISIONWORKS	\$636.82	\$262.25	PAID
08/05/2011	LITTLE COMPANY OF MARY HOSP	\$251.00	\$0.00	PAID
08/05/2011	RADIOLOGY IMAGING SPECIALISTS LTD	\$53.00	\$0.00	PAID
08/05/2011	VHS GENESIS LABS INC	\$202.00	\$0.00	PAID
08/03/2011	VHS GENESIS LABS INC	\$154.96	\$0.00	PAID
08/03/2011	CAVERO MEDICAL GROUP	\$165.00	\$0.00	PAID

7 total claims
1 - 7 claims shown

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

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