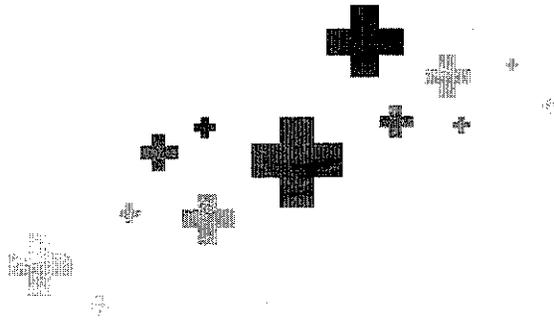


Product Overview



of Tennessee

Today's Objectives

- ✚ Help you understand BCBST's benefit plans
- ✚ Reinforce the importance of network choice and providing customers with options
- ✚ Provide overview of member resources
- ✚ Answer your questions

Plan Names

What's in a name?

BlueCross product names indicate the metallic level, plan number and provider network. Much of this is only relevant to BlueCross, but the following helps break it down:

BlueCross S09P, a Multi-State Plan

BlueCross S09S

BlueCross S09E

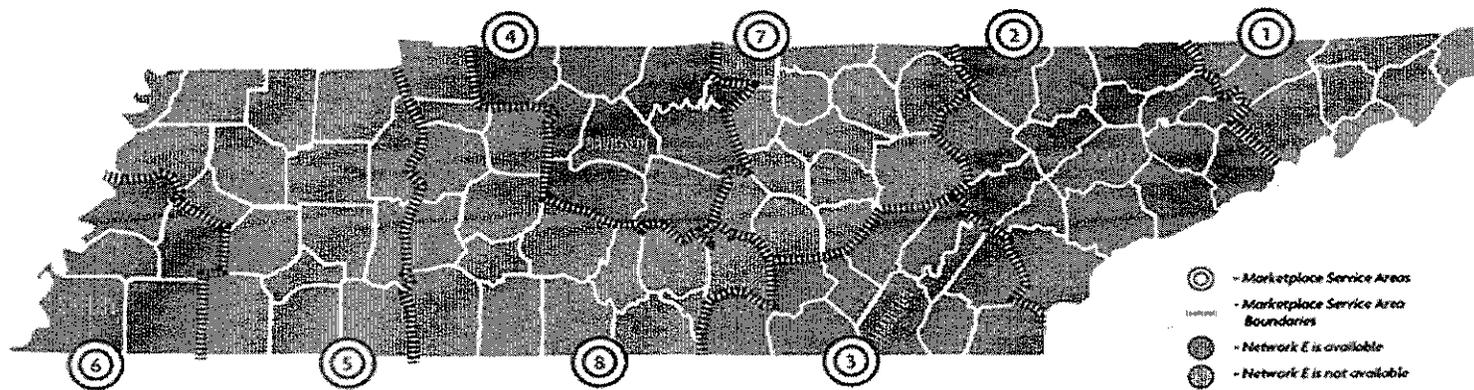
METAL
LEVEL

PLAN
NUMBER

NETWORK



Plan Options by Network and Metallic Level



	Blue Network P <i>Preferred</i>	Blue Network S <i>Select</i>	Blue Network E <i>Essential</i>
Plan Options	6	26	26
<i>Bronze</i>	1	5	5
<i>Silver</i>	3	11	11
<i>Gold</i>	2	7	7
<i>Platinum</i>	0	3	3

Network Options

BLUE NETWORKSM P - PREFERRED

This is our premier network.

- Available for Multi-State Plans only
- Statewide network
- Approximately 31,000 providers statewide

BLUE NETWORKSM S - SELECT

This is our standard network.

- Statewide network
- Approximately 29,500 providers statewide

BLUE NETWORKSM E - ESSENTIAL

This is our most basic network.

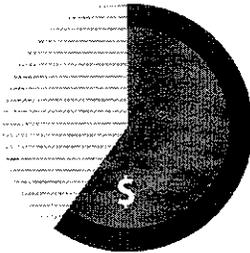
- Available in and limited to Chattanooga, Knoxville, Memphis and Nashville regions
- Approximately 10,000 providers within those four regions

	BlueCross BlueShield of Tennessee	BLUE NETWORK E <small>Medical Includes: Prescription, Dental and Vision</small>
CHRIS B HALL		
MemberID ZXX123456789		
Group No. 127600		Copayments:
RXBIN 610014		
RXGRP BCTCOMM		
BLUE NETWORK: E RX04		

Changes to Existing Plans

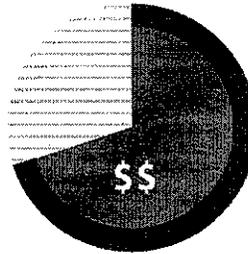
Benefits updated for 6 plans

- + No Longer HSA Compatible based on new IRS guidelines
- + Now have 100% Hospice Care



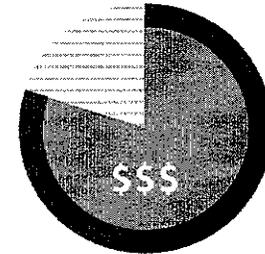
BRONZE

Bronze 01



SILVER

Silver 04, 07, 08, 09

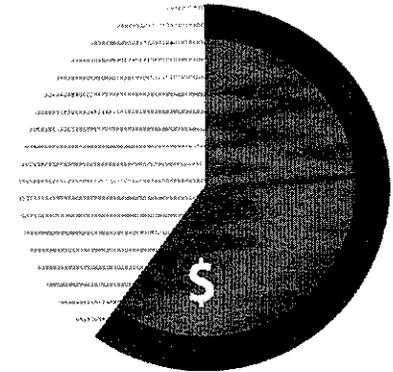


GOLD

Gold 08

Introducing Bronze B07

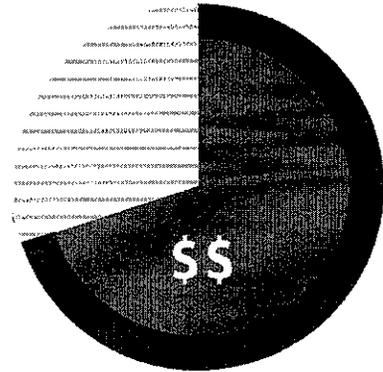
- ✚ New Lowest Priced Bronze Plan
 - Deductible \$5,200
 - OOP-Max \$6,400
- ✚ HSA Compatible
- ✚ 50% Coinsurance after Deductible
- ✚ Available Networks
 - Networks E & S



BRONZE

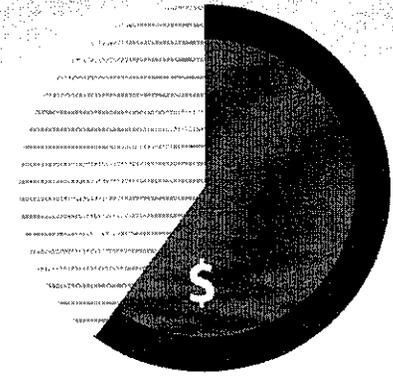
Introducing Silver S19

- ✚ New HSA Compatible Silver Plan
 - Deductible \$3,000
 - OOP Max \$4,250
- ✚ 90% Coinsurance after Deductible
- ✚ Available Networks
 - Networks E & S



SILVER

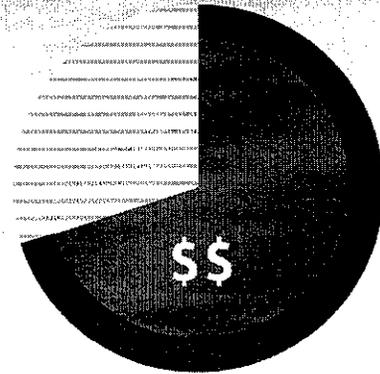
Portfolio Summary



BRONZE

Plan Name	P	S	E	Individual Deductible	Family Deductible	Individual OOP Max	Family OOP Max	In Network Coinsurance	PCP / Specialist Office Visit	Prescription Drugs	HSA Compatible
BlueCross Bronze B01		x	x	\$2,500	\$5,000	\$6,350	\$12,700	50%	ded/coins	ded/coins	No
BlueCross Bronze B02		x	x	\$4,000	\$8,000	\$6,350	\$12,700	50%	ded/coins	ded/coins	Yes
BlueCross Bronze B03		x	x	\$4,000	\$8,000	\$6,350	\$12,700	80%	ded/coins	ded/coins	Yes
BlueCross Bronze B04	x	x	x	\$5,300	\$10,600	\$5,300	\$10,600	100%	ded/coins	ded/coins	Yes
BlueCross Bronze B07		x	x	\$5,200	\$10,400	\$6,400	\$12,800	50%	ded/coins	ded/coins	Yes

Portfolio Summary



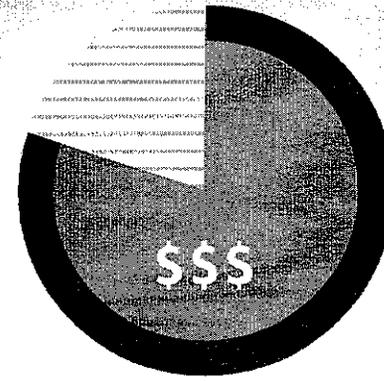
SILVER

Plan Name	P	S	E	Individual Deductible	Family Deductible	Individual OOP Max	Family OOP Max	In Network Coinsurance	PCP / Specialist Office Visit	Prescription Drugs	HSA Compatible
BlueCross Silver S01		x	x	\$0	\$0	\$6,350	\$12,700	50%	ded/coins	ded/coins	No
BlueCross Silver S02		x	x	\$1,000	\$2,000	\$6,250	\$12,500	50%	ded/coins	\$3/50%	No
BlueCross Silver S04		x	x	\$2,000	\$4,000	\$4,000	\$8,000	50%	ded/coins	ded/coins	No
BlueCross Silver S07		x	x	\$1,500	\$3,000	\$6,350	\$12,700	70%	ded/coins	ded/coins	No
BlueCross Silver S08		x	x	\$2,000	\$4,000	\$5,000	\$10,000	80%	ded/coins	ded/coins	No
BlueCross Silver S09	x	x	x	\$2,500	\$5,000	\$4,500	\$9,000	80%	ded/coins	ded/coins	No
BlueCross Silver S11	x	x	x	\$2,500	\$5,000	\$5,500	\$11,000	80%	ded/coins	\$8/\$35/\$60	No
BlueCross Silver S12	x	x	x	\$4,000	\$8,000	\$5,500	\$11,000	80%	\$10 / \$10	ded/coins	No
BlueCross Silver S14		x	x	\$5,500	\$11,000	\$6,350	\$12,700	80%	\$10 / \$10	\$3/\$50/\$100	No
BlueCross Silver S16		x	x	\$3,500	\$7,000	\$3,500	\$7,000	100%	ded/coins	ded/coins	Yes
BlueCross Silver S19		x	x	\$3,000	\$6,000	\$4,250	\$8,500	90%	ded/coins	ded/coins	Yes



Pending final signed QHP agreement between CMS and BCBST

Portfolio Summary



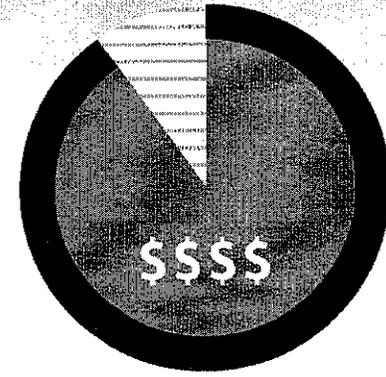
GOLD

Plan Name	P	S	E	Individual Deductible	Family Deductible	Individual OOP Max	Family OOP Max	In Network Coinsurance	PCP / Specialist Office Visit	Prescription Drugs	HSA Compatible
BlueCross Gold G01		x	x	\$0	\$0	\$5,250	\$10,500	65%	ded/coins	ded/coins	No
BlueCross Gold G02		x	x	\$0	\$0	\$6,350	\$12,700	75%	ded/coins	ded/coins	No
BlueCross Gold G04		x	x	\$1,000	\$2,000	\$4,000	\$8,000	80%	\$35 / \$50	\$8/\$35/\$60	No
BlueCross Gold G06		x	x	\$1,500	\$3,000	\$4,500	\$9,000	80%	\$35 / \$50	\$8/\$35/\$60	No
BlueCross Gold G08	x	x	x	\$2,100	\$4,200	\$2,100	\$4,200	100%	ded/coins	ded/coins	No
BlueCross Gold G10		x	x	\$3,500	\$7,000	\$3,500	\$7,000	100%	\$35 / \$50	50%	No
BlueCross Gold G11	x	x	x	\$3,500	\$7,000	\$3,500	\$7,000	100%	\$35 / \$50	\$8/\$35/\$60	No



Pending final signed QHP agreement between CMS and BCBST

Portfolio Summary



PLATINUM

Plan Name	P	S	E	Individual Deductible	Family Deductible	Individual OOP Max	Family OOP Max	In Network Coinsurance	PCP / Specialist Office Visit	Prescription Drugs	HSA Compatible
BlueCross Platinum P01		x	x	\$0	\$0	\$1,800	\$3,600	50%	\$20 / \$40	\$3/\$25/\$50	No
BlueCross Platinum P02		x	x	\$0	\$0	\$1,500	\$3,000	75%	ded/coins	ded/coins	No
BlueCross Platinum P03		x	x	\$0	\$0	\$3,000	\$6,000	75%	\$10 / \$40	\$3/\$25/\$50	No

Member Resources - Mailed

1st Mailing (~48 hours after enrollment):

- ✚ Approval Letter (includes monthly premium, name and date of birth of all covered members, etc.)
- ✚ Schedule of Benefits
- ✚ Bank draft authorization form (set up recurring payments)

2nd Mailing (~48 hours after enrollment):

- ✚ Member Guide (Includes info on BlueAccess, Nurseline, etc.)
- ✚ Network ID Mailer (Details on Find a Doctor, etc.)

3rd Mailing (~48 hours after initial payment):

- ✚ Member ID Card

Member Resources - Online

BlueAccessSM – personalized, secure member area at bcbst.com

- ✦ **My Homepage** – View a snapshot of benefit information, recent claims, tools and resources.
- ✦ **My Benefits & Coverage** – Get full details on what's covered, who's covered and what you pay for medical services, including Evidence of Coverage (EOC).
- ✦ **My Claims & Balances** – Check claims status and details. Print benefit and claims information. View remaining deductibles, out-of-pocket maximums and more.
- ✦ **Cost & Quality Tools** – Find a network doctors or hospitals, including quality and safety certifications. Get answers about health care expenses – even compare costs.
- ✦ **Pharmacy** – View drug lists and mail order forms
- ✦ **My Account** – Set up account profile, including contact preferences, communication channels, messaging alerts and BlueVoice participation.

BluePerksSM

Our members-only discounts help members save up to 50 percent on health-related products and services

- + Weight-loss programs
- + Massages and acupuncture
- + Yoga and Pilates
- + Fun activities for the whole family – and much more

Manage Benefits & Health on the Go

- + myBlueTNSM – our mobile app
- + BlueAccessSM – our member self-service portal

Fitness BlueSM – Fitness for Less!

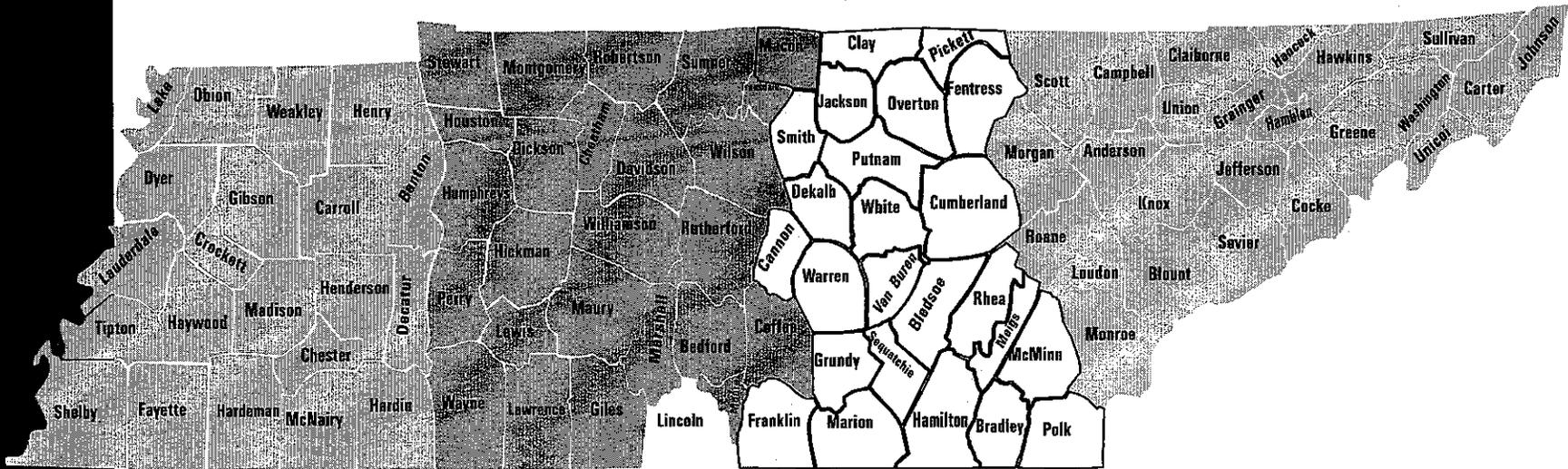
A BluePerks offering, FitnessBlue gives you access to more than 8,000 fitness centers nationwide including Snap Fitness®, Curves®, Bally Total Fitness®, Gold's Gym, YMCAs



\$29 one-time, registration fee +
\$29 a month membership fee

Marketplace Advocates Map

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Questions?

