

A photograph of four children running across a grassy field in a park. The children are in motion, running from left to right. The background shows a playground structure and trees. The entire image has a blue tint.


# 2026 Marketplace Update

Michael Eiselstein  
*Michael\_Eiselstein@bcbst.com*  
VP Product Strategy & Individual Markets

Misty McDougal  
*Misty\_McDougal@bcbst.com*  
Product Development Director

October 2025

# Reasons to Choose BlueCross

- **\$0 Telehealth** visits with **Teladoc** HEALTH in all plans
  - Mental Health Complete
  - Diabetes Management Program
  - Primary360 and Mental Health Therapist now eligible for members age 13 and older
- “New” Rewards Program
- Choice of 2 Networks statewide
- **Welcome Experience** provides **6 touchpoints**, starting 2 to 5 days after enrollment
- BlueCross earned **4 Stars** in the Marketplace Quality Rating System 



# Virtual Care Suite



## No-Cost Care across 7 Categories

### • Traditional Virtual Care Services

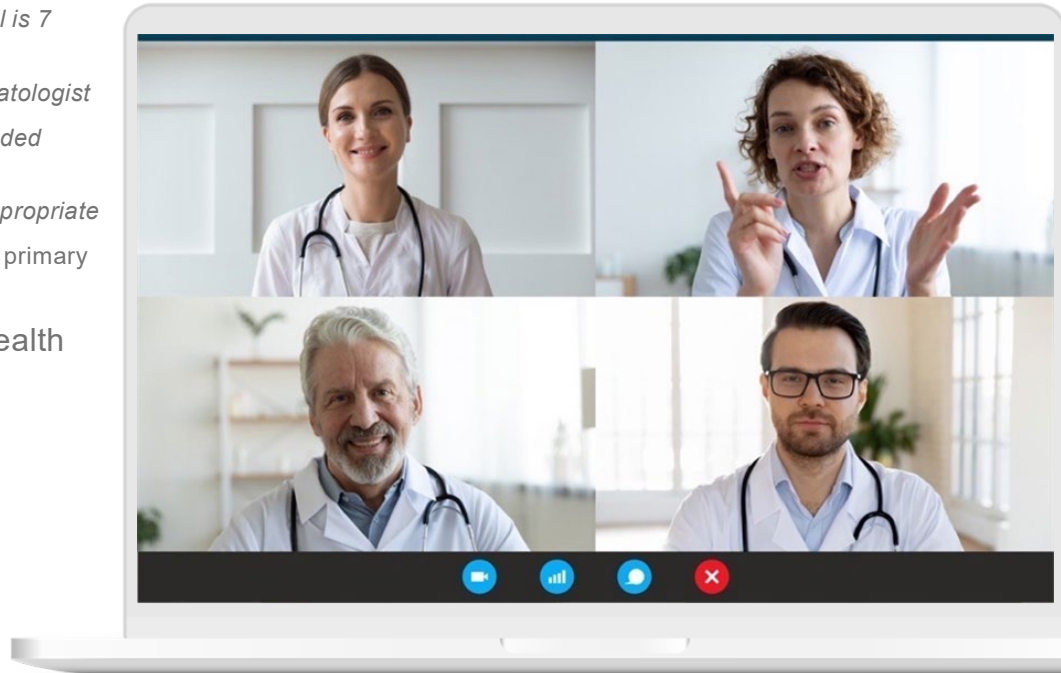
- **Urgent Care 24/7** – average response time after a requested call is 7 minutes
- **Dermatology** – asynchronous consults with board-certified dermatologist
- **Nutrition Counseling** – registered dietitians available with expanded hours
- **Tobacco Cessation** – 12-month program with Rx available as appropriate
- **Primary360** – Virtual primary care with a dedicated care team of primary care physician, registered nurse and medical assistants

### • Mental Health Complete (comprehensive mental health care)

- Licensed therapists and psychologists
- Psychiatrists with medication management capabilities
- Mental health assessments to evaluate level of need
- Digital tools, self-help courses and crisis management

### • Diabetes Management

- One-on-one coaching, action plans and tips when you need them
- A connected blood glucose meter
- Unlimited strips and lancets at no cost to you
- 24/7 real-time support for out-of-range readings



# “New” Member Rewards Program



Sign up starting 01/01/26

## Rewards

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn—up to \$200 in Rewards Cash in 2026.

What you can earn each quarter:

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Total rewards per quarter
Points	1,000	4,000	10,000	17,000	
Rewards	Great Job!	\$25	Keep It Up!	\$25	\$50

Rewards Cash annual max: \$50 x 4 quarters = \$200

Use your Rewards Cash!



Visit the store Donate it Get a gift card

personify HEALTH

# Earn up to \$200 per year

## Ways to earn:

Look for **How to Earn** in your account for a complete list of all the ways you can earn points.

	Do healthy things:	Earn points:
<b>Getting started</b>	First time using Personify mobile app	100
	Complete the personal health assessment *required to begin earning points	250
	Connect/sync first activity device	100
<b>Daily</b>	Upload steps from your activity tracker (per 1,000 steps)	10
	Do your Daily Cards (2 per day)	40
	Track your Healthy Habits (3 per day)	30
	Track sleep nightly	20
	Sleep > 7 hours in a night	50
	Sync 30 active minutes	100
	Complete Journey step	20
	Complete 10 Daily Cards in a month	100
<b>Monthly</b>	Complete 20 Daily Cards in a month	200
	Track Healthy Habits 20 days in a month	200
	Track sleep 20 days in a month	200
	20-Day Triple Tracker: 7,000 steps/15 active minutes/15 workout minutes	400
	Take validated measurements and report it monthly	100
<b>Quarterly</b>	Complete a video or audio experience (up to 4 per month)	50
	Set your interests once per quarter	50
<b>Yearly</b>	Annual Preventative Exam	250
	Cancer Screenings (Cervical, Mammogram, Colon or Prostate)	250
	Flu Shot	100
	A1c	150
	Kidney Function Test	150

### ★ Earn bonus points!

Signing in and completing activities daily really pays off. Look for activities with a star. Engaging in these activities multiple times in a month earns you extra points.

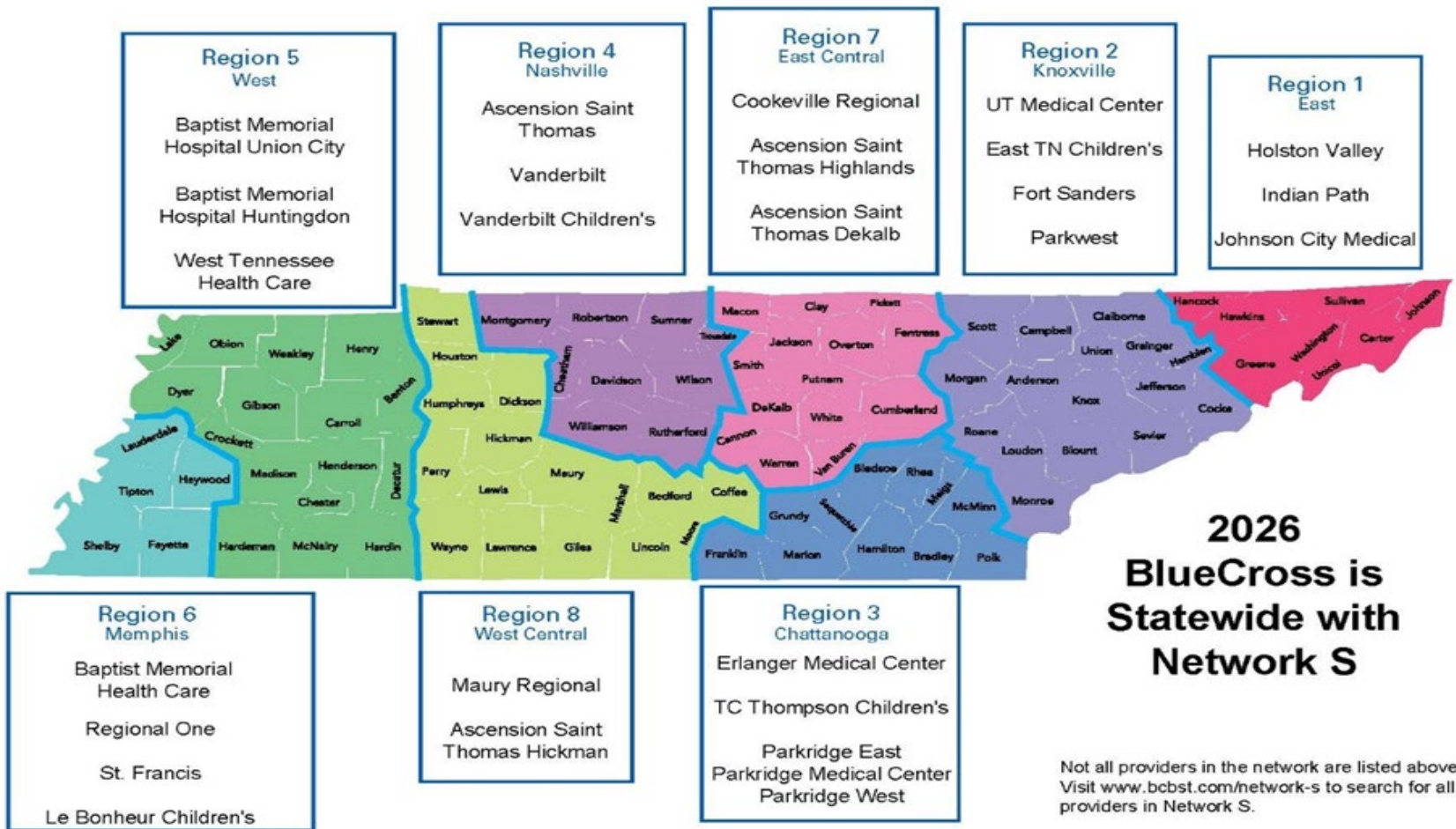
### Who's eligible?

All subscribers and enrolled spouses are eligible to participate in the wellbeing program and earn rewards.

Beginning 01/01/26, sign up at  
[join.personifyhealth.com/BCBST](https://join.personifyhealth.com/BCBST)

# Blue Network S

## Available Statewide

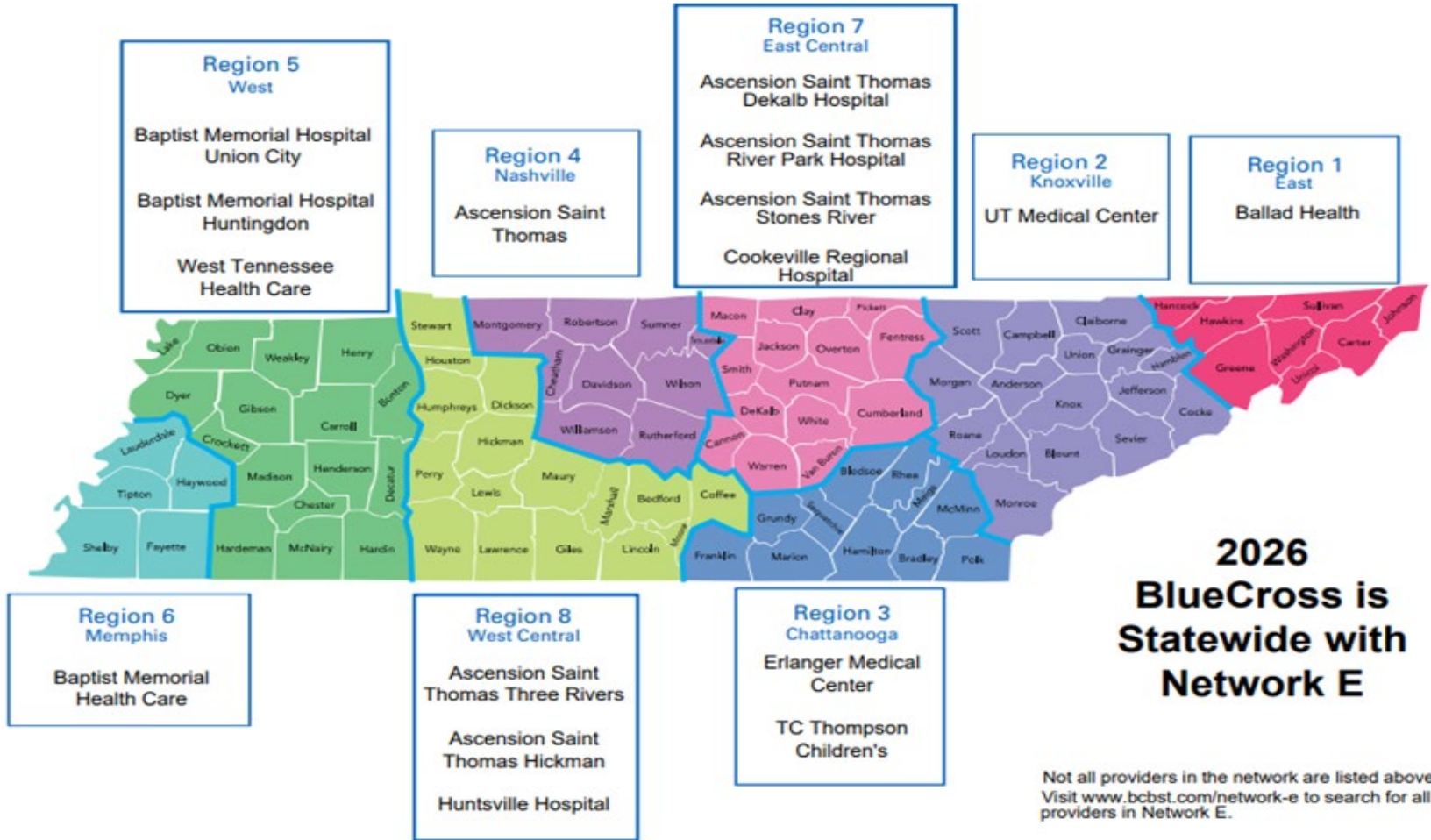


**2026**  
**BlueCross is**  
**Statewide with**  
**Network S**

Not all providers in the network are listed above. Visit [www.bcbst.com/network-s](http://www.bcbst.com/network-s) to search for all providers in Network S.

# Blue Network E

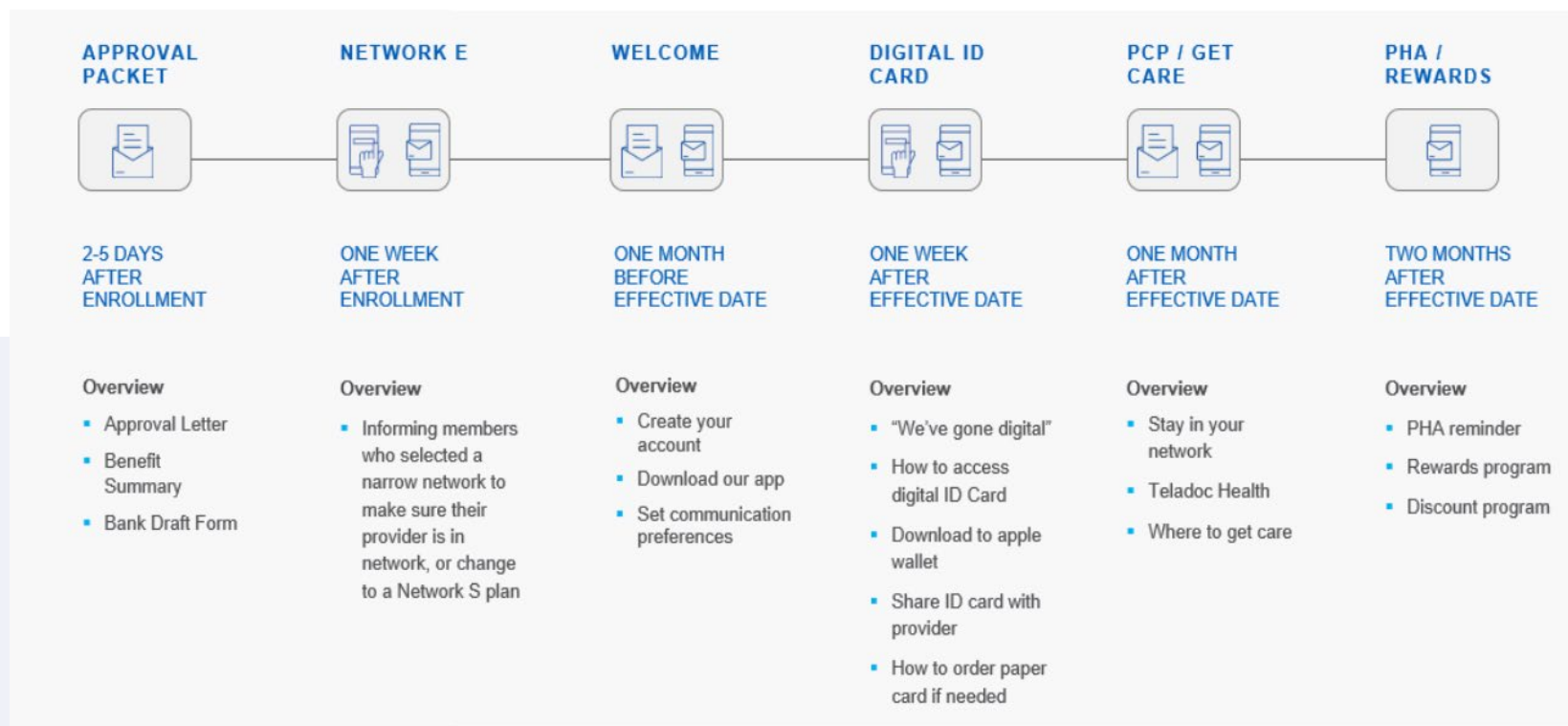
## Available Statewide



**2026  
 BlueCross is  
 Statewide with  
 Network E**

Not all providers in the network are listed above. Visit [www.bcbst.com/network-e](http://www.bcbst.com/network-e) to search for all providers in Network E.

# 2026 Member Welcome Journey



# Premiums – Ways to Pay



## Initial Payment:

- Pay with application through [healthcare.gov](https://healthcare.gov)
  - Credit Card
  - Debit Card
  - eCheck
- Call Customer Service
  - Debit Card or eCheck
- Mail a check

## Recurring Payments:

- Automatic Bank Draft
  - Member enrolls and chooses monthly date of payment
- Online through member's account
  - Debit Card or eCheck
- Call customer Service
  - Debit Card or eCheck
- Mail a check

*Credit card only accepted for initial payment at time of enrollment through [healthcare.gov](https://healthcare.gov)*

# Welcome to BlueCross BlueShield of Tennessee

If you need further assistance, you may contact one of these BlueCross representatives.

## Need Assistance



### Billing & Premium Payments

(855) 484-0282



### Sales Assistance

(888) 995-7786



### Claims & Member Service

(800) 294-3845

# Appendix

# 2026 Plans

# 2026 – On Marketplace Bronze Plans

Plan Name	Deductible	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross B15E \$0 virtual care from Teladoc Health®	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B16S \$50 PCP Copay + \$0 virtual care from Teladoc Health®	\$7,500	50%	\$50	\$75	25 / (50/100 sub to ded)
BlueCross B16E \$50 PCP Copay + \$0 virtual care from Teladoc Health®	\$7,500	50%	\$50	\$75	25 / (50/100 sub to ded)
BlueCross B17E \$0 virtual care from Teladoc Health® + Adult Dental	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B19E \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$0	50%	\$60	\$130	35/195/250

# 2026 – On Marketplace Silver Plans

Plan Name	Deductible	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross S26S \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,000	60%	\$40	\$60	20/40/(80 sub to ded)
BlueCross S26S-A \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$3,000	60%	\$40	\$60	20/40[80 sub to ded]
BlueCross S26S-B \$20 PCP Copay + \$0 virtual care from Teladoc Health®	\$700	70%	\$20	\$30	10/20[60 sub to ded]
BlueCross S26S-C \$0 PCP Copay + \$0 virtual care from Teladoc Health®	\$0	75%	\$0	\$5	0/15/50
BlueCross S26E \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,000	60%	\$40	\$60	20/40/(80 sub to ded)
BlueCross S26E-A \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$3,000	60%	\$40	\$60	20/40[80 sub to ded]
BlueCross S26E-B \$20 PCP Copay + \$0 virtual care from Teladoc Health®	\$700	70%	\$20	\$30	10/20[60 sub to ded]
BlueCross S26E-C \$0 PCP Copay + \$0 virtual care from Teladoc Health®	\$0	75%	\$0	\$5	0/15/50
BlueCross S27S \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$5,900	50%	\$60	ded/coins	ded/coins
BlueCross S27E \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$5,900	50%	\$60	ded/coins	ded/coins
BlueCross S27E-A \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$4,600	50%	\$60	ded/coins	ded/coins
BlueCross S27E-B \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$1,000	50%	\$60	ded/coins	ded/coins
BlueCross S27E-C \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$300	50%	\$60	ded/coins	ded/coins
BlueCross S29E \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$5,900	50%	\$60	ded/coins	ded/coins
BlueCross S29E-A \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$4,600	50%	\$60	ded/coins	ded/coins
BlueCross S29E-B \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$1,000	50%	\$60	ded/coins	ded/coins
BlueCross S29E-C \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$300	50%	\$60	ded/coins	ded/coins
BlueCross S34E \$45 PCP Copay + \$0 virtual care from Teladoc Health®	\$8,100	100%	\$45	\$90	\$10/ded/coins
BlueCross S34E-A \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,700	100%	\$40	\$85	\$10/ded/coins
BlueCross S34E-B \$5 PCP Copay + \$0 virtual care from Teladoc Health®	\$2,650	100%	\$5	\$25	\$0 / ded/coins
BlueCross S34E-C \$5 PCP Copay + \$0 virtual care from Teladoc Health®	\$900	100%	\$5	\$25	\$0 / ded/coins

# 2026 – On Marketplace Gold Plans

Plan Name	Deductible	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross G08S \$30 PCP Copay + \$0 virtual care from Teladoc Health®	\$2,000	75%	\$30	\$45	15/30/60
BlueCross G08E \$30 PCP Copay + \$0 virtual care from Teladoc Health®	\$2,000	75%	\$30	\$45	15/30/60

# 2026 – Off Marketplace Bronze Plans

Plan Name	Deductible	OOP Max	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross B07S HSA + \$0 virtual care from Teladoc Health <sup>®</sup>	\$6,450	\$7,600	50%	ded/coins	ded/coins	ded/coins
BlueCross B07E + HSA \$0 virtual care from Teladoc Health <sup>®</sup>	\$6,450	\$7,600	50%	ded/coins	ded/coins	ded/coins
BlueCross B15E \$0 virtual care from Teladoc Health <sup>®</sup>	\$10,600	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B15S \$0 virtual care from Teladoc Health <sup>®</sup>	\$10,600	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B16S \$50 PCP Copay + \$0 virtual care from Teladoc Health <sup>®</sup>	\$7,500	\$10,000	50%	\$50	\$75	25 / (50/100 sub to ded)
BlueCross B16E \$50 PCP Copay + \$0 virtual care from Teladoc Health <sup>®</sup>	\$7,500	\$10,000	50%	\$50	\$75	25 / (50/100 sub to ded)
BlueCross B17S \$0 virtual care from Teladoc Health <sup>®</sup> + Adult Dental	\$10,600	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B17E \$0 virtual care from Teladoc Health <sup>®</sup> + Adult Dental	\$10,600	\$10,600	100%	ded/coins	ded/coins	ded/coins
BlueCross B19E \$60 PCP Copay + \$0 virtual care from Teladoc Health <sup>®</sup>	\$0	\$10,600	50%	\$60	\$130	35/195/250
BlueCross B19S \$60 PCP Copay + \$0 virtual care from Teladoc Health <sup>®</sup>	\$0	\$10,600	50%	\$60	\$130	35/195/250
BlueCross B20E HSA + \$0 virtual care from Teladoc Health <sup>®</sup>	\$7,400	\$7,400	100%	ded/coins	ded/coins	ded/coins
BlueCross B20S HSA + \$0 virtual care from Teladoc Health <sup>®</sup>	\$7,400	\$7,400	100%	ded/coins	ded/coins	ded/coins

# 2026 – Off Marketplace Silver Plans

Plan Name	Deductible	OOP Max	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross S20S \$0 virtual care from Teladoc Health®	\$3,650	\$7,750	50%	ded/coins	ded/coins	ded/coins \$20/\$50/\$100PRx
BlueCross S20E \$0 virtual care from Teladoc Health®	\$3,650	\$7,750	50%	ded/coins	ded/coins	ded/coins \$20/\$50/\$100PRx
BlueCross S26S \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,000	\$8,900	60%	\$40	\$60	20/40/(80 sub to ded)
BlueCross S26E \$40 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,000	\$8,900	60%	\$40	\$60	20/40/(80 sub to ded)
BlueCross S27S \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$5,900	\$6,900	50%	\$60	ded/coins	ded/coins
BlueCross S27E \$60 PCP Copay + \$0 virtual care from Teladoc Health®	\$5,900	\$6,900	50%	\$60	ded/coins	ded/coins
BlueCross S29S \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$5,900	\$6,900	50%	\$60	ded/coins	ded/coins
BlueCross S29E \$60 PCP Copay + \$0 virtual care from Teladoc Health® + Adult Dental	\$5,900	\$6,900	50%	\$60	ded/coins	ded/coins
BlueCross S34S \$45 PCP Copay + \$0 virtual care from Teladoc Health®	\$8,100	\$8,100	100%	\$45	\$90	\$10/ded/coins
BlueCross S34E \$45 PCP Copay + \$0 virtual care from Teladoc Health®	\$8,100	\$8,100	100%	\$45	\$90	\$10/ded/coins
BlueCross S35S \$65 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,350	\$9,200	80%	\$65	\$130	\$10/\$75/\$150
BlueCross S35E \$65 PCP Copay + \$0 virtual care from Teladoc Health®	\$6,350	\$9,200	80%	\$65	\$130	\$10/\$75/\$150

# 2026 – Off Marketplace Gold Plans

Plan Name	Deductible	Coins	PCP/OV Copay	Urgent Care	Rx
BlueCross G08S \$30 PCP Copay + \$0 virtual care from Teladoc Health®	\$2,000	75%	\$30	\$45	15/30/60
BlueCross G08E \$30 PCP Copay + \$0 virtual care from Teladoc Health®	\$2,000	75%	\$30	\$45	15/30/60

# Member Welcome Journey

# Member Welcome Journey – Approval Packet



May 10, 2023

CHRIS HALL  
1 Cameron Hill Circle  
CHATTANOOGA TN 37402

Proof Proof

Dear Chris,

Thank you for choosing us for your health insurance needs. We're glad to have you as a new member.

This packet includes important information about your benefits. You can find your digital Member ID card online at [bcbst.com](http://bcbst.com) or by downloading the BCBSTN™ app.

**Your coverage**

Your health plan number is B07S, and your coverage starts on 01/01/2023. Your monthly premium will be \$620.46.

**Covered members**

Name	Date of Birth	Tobacco Usage	Original Effective Date
Chris Hall	09/09/1962	N	01/01/2023
Chris Hall	07/19/1960	N	01/01/2023

Your premium is due on the first of each month. We want to make paying your premium as easy as possible. Choose the payment method that's most convenient for you:

**Online** – Make a payment by debit card or e-check using your [bcbst.com](http://bcbst.com) account.

**Automatic bank draft** – Sign up in your member portal or complete and return the enclosed form with a voided check (in the enclosed envelope).

**By phone** – Call us at 1-855-484-0282, Monday through Friday, 8 a.m. to 6 p.m. ET, for personalized help making a payment by e-check.

**By mail** – Send a check\* for the full premium to:  
**BlueCross BlueShield of Tennessee**  
Individual Billing  
P.O. Box 5282  
Carol Stream, IL 60197

**MEMBER DETAILS**

**Member Name**  
Chris Hall

**Member ID**  
902218823

**Date of Birth**  
07/19/1960

**Group No.**  
100000



Your Provider Network: **Network S**

Your Plan: **Bronze B07**

Your In-Network Cost:

**Coverage Area, Network and Emergency Care**

Your plan doesn't include benefits for most care outside of TN\* or for providers who aren't in your network except for emergency care services.

**\$750**  
ER Visit Copay,  
Then 50% After Deductible

**You Have Preventive Care**

Recommended preventive health services, such as screenings, vaccinations and counseling that can help you avoid illness and improve your health.

**\$0**

**You Can See a Doctor by Phone or Computer**

When you can't see your usual doctor, Teladoc Health® lets you talk to board-certified doctors about common, non-emergency conditions including primary care and mental health issues 24/7.

**\$0**

**Your Deductible(s)**

How much you pay for covered care before we begin to pay. If your plan covers more than one person, your family deductible will be twice your individual deductible.

**\$6,450**  
(individual)  
**\$12,900**  
(family)

**Your Coinsurance**

The percentage of the cost of covered care that you're responsible for paying. Coinsurance usually applies after you pay your deductible.

**50%**

**Your Out-of-Pocket Maximum(s)**

This is the most you pay for covered care. When you reach this limit, we'll usually pay 100% of your covered care for the rest of the year, as long as you pay your premiums. If your plan covers more than one person, your family out-of-pocket maximum will be twice your individual out-of-pocket maximum.

**\$7,600**  
(individual)  
**\$15,200**  
(family)

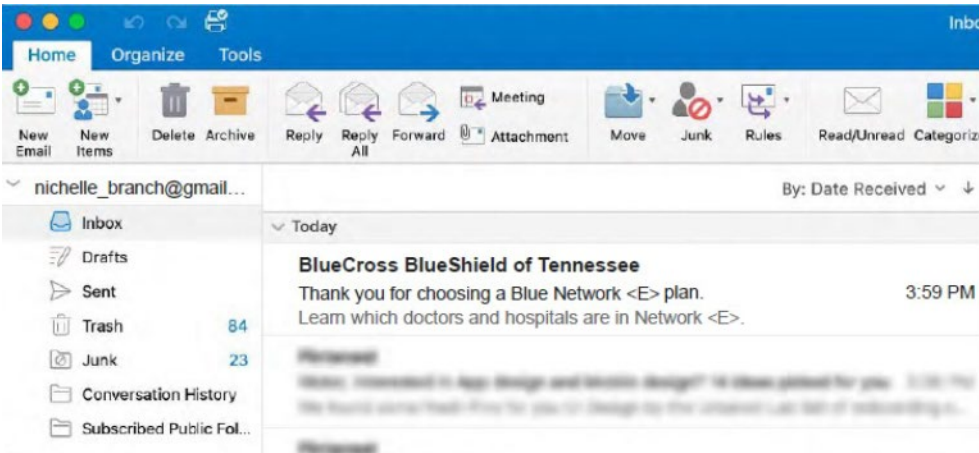
To view your Evidence of Coverage and your Summary of Benefits, log in to [bcbst.com/sbc](http://bcbst.com/sbc).


\* Our online Find Care tool helps you find providers in your network, view their credentials, get contact information and more. See [bcbst.com/network-s](http://bcbst.com/network-s) for a full list.

CMS Required Document OnMkt New Approval  
GMC\_SLX\_COMM\_0009




# Member Welcome Journey – Network E Info



  
**of Tennessee**

To keep the cost of your care as low as possible, you should only get care from providers in Blue Network <E><sup>SM</sup>.

If you get care from providers outside your network, you'll have to pay for the full cost of your care.\*



Remember to check if your provider is in your network before you schedule an appointment.

SEE NETWORK <E> PROVIDERS

If you'd rather switch to a plan with a larger provider network, you can switch to one of our Network S<sup>SM</sup> plans through Dec. 15. Go to [bcb.st/plans](https://bcb.st/plans), call us at 1-800-845-2738, or call your broker.

Please see your plan details for more information.

\*Except in an emergency.

# Member Welcome Journey – Welcome (general info)



Hi <Nichelle>,

Here's how to get the most out of your BlueCross health plan.

When you download our free BCBSTN<sup>SM</sup> app < and create your [bcbst.com](https://www.bcbst.com) account >, you can:



## Get Updates on Your Programs and Perks

Your plan includes no-cost programs and perks made just for you. [Tap here](#) and opt in to receive email alerts so you don't miss out on them.



## Chat With Your Care Team

Talk with a real person when you have questions about benefits, claims and more.



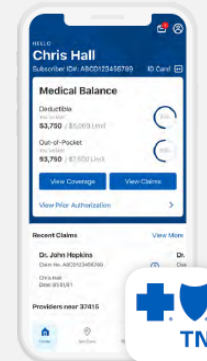
## Use Your Digital ID Card

See and share your Member ID card with your providers in one tap.



## Find Care and Costs

Find providers in your network and see how much you might pay for their care.



Download the app today.

Just tap one of the store badges below.



# Member Welcome Journey – Digital ID Card



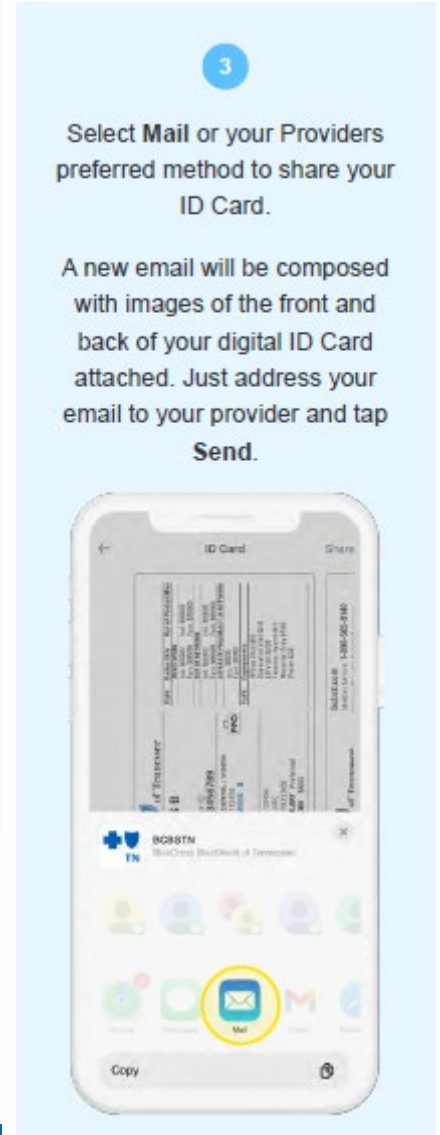
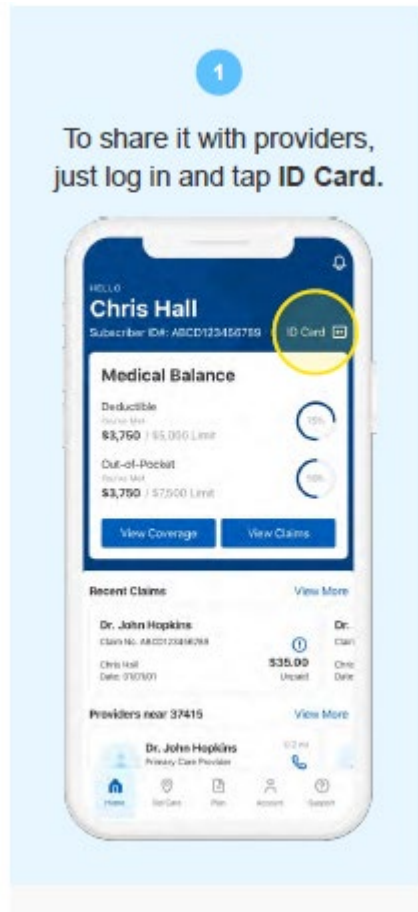
<Nichelle>, your Member ID card this year will be digital.

You'll need to show it whenever you get care from providers. You can find it by downloading our free BCBSTN™ app and setting up an account.

GET THE APP

You'll need to share this digital ID with your providers.



To do that, just log in and tap ID Card. Apple users can add it to Apple Wallet.



You can also get your ID from [bcbst.com](http://bcbst.com)


You can download or print your ID card by logging in to your [bcbst.com](http://bcbst.com) account. Go to **Benefits & Coverage**, then **ID Card**.

# Member Welcome Journey – Get Care Info



<Nichelle>, your health plan gives you a lot of options when you need care.

Knowing where to go, and when, helps you get care sooner — and saves you money.



Make sure that no matter where you go for care, your providers are in Blue Network <E/S/><sup>SM</sup>.

You'll pay less for the same care when you see providers in your network.

If you get non-emergency care outside your network or outside of Tennessee\*, you'll have to pay the full price of your care. You can find all the providers in your network .

\* Except for providers in bordering counties who have a contract with us.

SEE YOUR NETWORK



Set up a Teladoc™ Health account so you can talk to a doctor 24/7.

Use anywhere, anytime for non-emergency medical conditions like the flu, allergies, rashes and more.

Teladoc health also provides a convenient option for primary care.

Work with a primary care provider (PCP) to manage your health without ever leaving your home. Just tap below to learn more and get started.

Or use the BCBSTN<sup>SM</sup> app and choose **Talk With A Doctor Now**.

GET STARTED




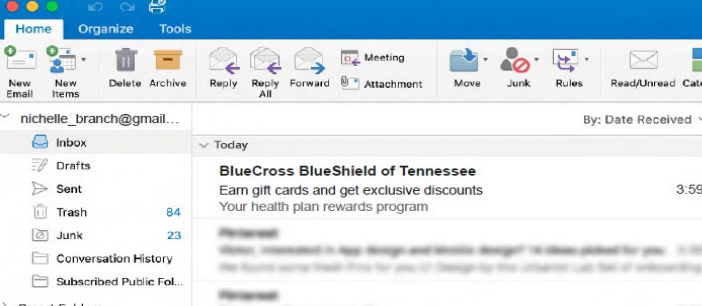
# Member Welcome Journey – Rewards & Discounts



After you've taken your PHA, you can earn rewards by:

- Getting an Annual Wellness Exam
- Completing self-guided journeys and digital content based on your interests
- Getting a Flu Shot
- Tracking Steps
- Using the Personify mobile app for the first time
- Getting Cancer Screenings (Mammogram, Colorectal, Cervical and Prostate)
- Managing Diabetes (A1C, Kidney Function)

Log in in your account for a complete list of all the ways you can earn points.



of Tennessee

Hi <Nichelle>,  
**Healthy decisions pay off.**

Taking your personalized health assessment (PHA) is a quick way to get a snapshot of your health, and you'll earn money just for taking it.

Once you complete your health assessment, you'll get a personalized wellness report, as well as tools and tips to live healthy.

**EARN REWARDS**

A PHA lets you see:

- How healthy you are
- Ways you can improve your health
- Resources to help you meet your goals
- Online trackers to measure your progress

# Any questions?