



2021 Marketplace Products Overview

2021 Networks & Plans

BlueCross is Statewide with Network S

Region 5
West

Jackson Madison
West TN Healthcare

Region 4
Nashville

St. Thomas
Vanderbilt
Vanderbilt Children's

Region 7
East Central

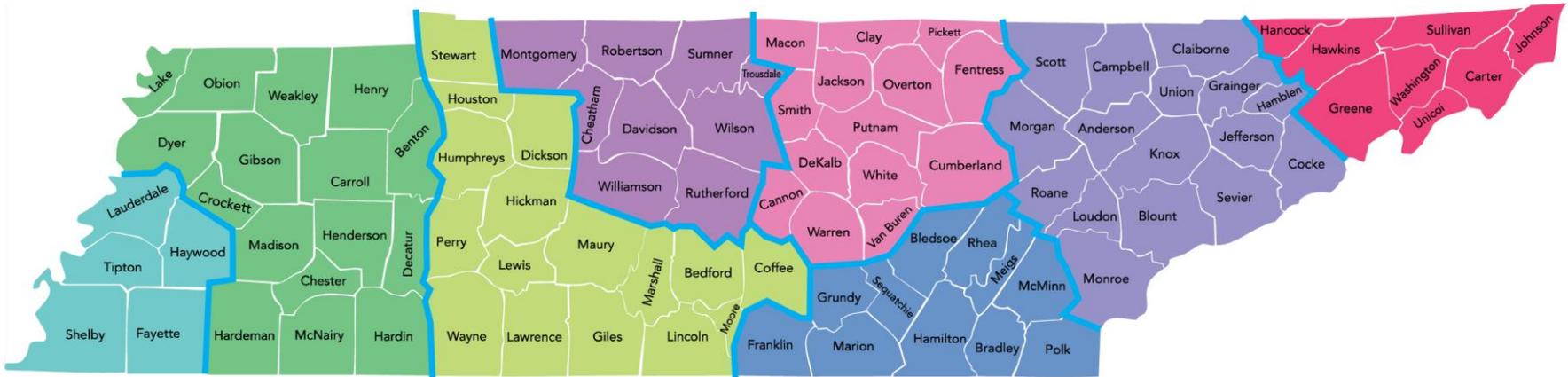
Cookeville Regional
St. Thomas Highlands
St. Thomas Dekalb

Region 2
Knoxville

UT Medical
Tennova Healthcare
East TN Children's
Fort Sanders
Parkwest

Region 1
East

Holston Valley
Indian Path
Johnson City Medical



Region 6
Memphis

Baptist Memorial
Regional One
St. Francis
Le Bonheur Children's

Region 8
West Central

Maury Regional
St. Thomas Hickman

Region 3
Chattanooga

Erlanger Medical
Center
TC Thompson
Children's
Memorial Hospital

Not all providers in the network are listed above visit www.bcbst.com/network-s to search for all providers in Network S.

Network L

Network L (Memphis only) – new narrow network option

- Baptist Memorial Health Care facilities and their owned and affiliated physician practice groups anchor the network.
- Sanitas Medical Clinics will provide primary care and urgent care services.
- St. Jude, Regional One and a number of Essential Community Providers are also participating providers
- Includes all standard behavioral health and ancillary providers in our other commercial networks, including access to Blue Distinction Centers for Transplants (both in Memphis and other regions).
- Visit www.bcbst.com/network-l to search for all providers in Network L

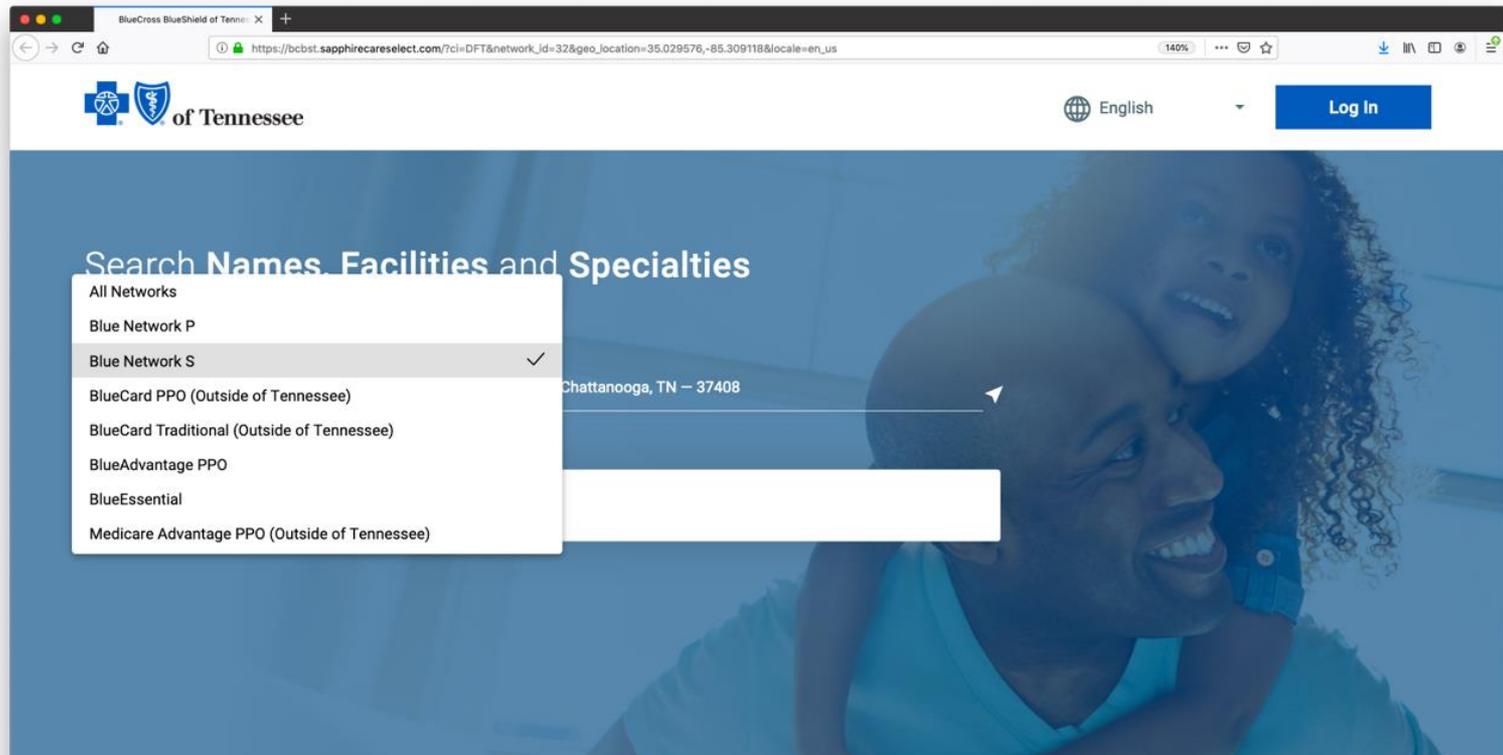
Offers significant savings through combination of negotiated discounts and streamlined referral system without requirement to select a PCP

Find a Doctor Tool

BlueCross members in an on- or off-Marketplace individual plan can quickly find doctors, hospitals and other providers in their network at [bcbst.com/network-s](https://www.bcbst.com/network-s) or [bcbst.com/network-l](https://www.bcbst.com/network-l) (for select plans in Memphis).

www.bcbst.com/network-s

www.bcbst.com/network-l



\$0 Telehealth with PhysicianNow

- PhysicianNow[®] Powered by MDLIVE
 - Lets members talk with board-certified doctors 24/7 about common, non-emergency conditions for a \$0 copay on all plans in 2021. This service also includes counseling.

The screenshot displays the MDLIVE telehealth interface. On the left is a navigation menu with the MDLIVE logo and icons for APPOINTMENTS, MESSAGES, PHOTOS & FILES, HEALTH PROFILE, PHARMACY, LABS, COVERAGE, HELP & SUPPORT, and MY ACCOUNT. The main content area is split into two columns: Family Physician (green header) and Therapist (purple header). The Family Physician section states 'Providers available 24/7 by secure video or phone for adults.' and shows '\$0 Per Visit' with the note 'Your cost today'. It lists conditions it can be used for: Allergies, Cold, Cough, Flu Exposure and Symptoms, Sore Throat, Minor Injuries, Pink Eye, Sinus Infection, Skin infections, UTI and more. It includes a 'Learn More →' link, a blue 'SEE FIRST AVAILABLE' button, and a white 'SCHEDULE A VISIT' button. The Therapist section states 'Talk therapy and strategy sessions.' and shows '\$0 Per Session' with the note 'Your cost today'. It lists conditions it can be used for: Addictions, Anxiety, Bipolar Disorder, Depression, Grief and Loss and more... It includes a 'Learn More →' link and a blue 'SCHEDULE A VISIT' button.

- In-Network Telehealth and Virtual Visits
 - Many network providers offer telehealth visits, which we cover at the same cost-share as in-person office visits.

Plans Available Statewide

Plan Name	Deductible	Out-of-Pocket Maximum	Coinsurance After Deductible	PCP/OV Copay	Urgent Care	PhysicianNow	Pharmacy
Bronze B07 Network S (HSA compatible)	\$5,950	\$6,900	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins
Bronze B08 Network S	\$8,550	\$8,550	100%	Ded/Coins	Ded/Coins	\$0	Ded/Coins
Bronze B10 Network S (not available in Memphis/Nashville)	\$6,600	\$8,150	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S01 Network S	\$750	\$7,800	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S01-A Network S	\$600	\$6,700	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S01-B Network S	\$150	\$2,000	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S01-C Network S	\$0	\$525	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S04 Network S	\$3,500	\$7,900	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S04-A Network S	\$1,600	\$5,000	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S04-B Network S	\$700	\$1,600	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S04-C Network S	\$0	\$600	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S20 Network S (Off-Marketplace only)	\$5,600	\$7,000	50%	Ded/Coins	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Gold G06 Network S	\$2,750	\$6,350	80%	\$35	\$50	\$0	\$8/\$35/\$60

Note: Plans with -A, -B, -C in the name represent Cost Sharing Reduction (CSR) variations.

Plans Available in Nashville

Plan Name	Deductible	Out-of-Pocket Maximum	Coinsurance After Deductible	Sanitas PCP/OV Copay	All Other PCP/OV Copay	Sanitas Urgent Care Copay	All Other Urgent Care	PhysicianNow	Pharmacy
Bronze B11 Network S	\$6,400	\$8,550	50%	\$25	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21 Network S	\$3,900	\$8,000	50%	\$10	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-A Network S	\$850	\$6,800	50%	\$5	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-B Network S	\$150	\$2,100	50%	\$0	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-C Network S	\$0	\$550	50%	\$0	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S22 Network S (Off-Marketplace only)	\$3,500	\$8,000	50%	\$25	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Gold G07 Network S	\$1,000	\$6,000	55%	\$10	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx

Plans offer low member cost share when visiting Sanitas Centers for PCP and Urgent Care services.

Note: Plans with -A, -B, -C in the name represent Cost Sharing Reduction (CSR) variations.

Plans Available in Memphis

Plan Name	Deductible	Out-of-Pocket Maximum	Coinsurance After Deductible	Sanitas PCP/OV Copay	All Other PCP/OV Copay	Sanitas Urgent Care Copay	All Other Urgent Care	PhysicianNow	Pharmacy
Bronze B11 Network S	\$6,400	\$8,550	50%	\$25	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Bronze B07 Network L (HSA compatible)	\$5,950	\$6,900	50%	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$0	Ded/Coins
Bronze B08 Network L	\$8,550	\$8,550	100%	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	\$0	Ded/Coins
Silver S21 Network L	\$4,000	\$8,000	50%	\$10	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-A Network L	\$1,300	\$6,800	50%	\$5	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-B Network L	\$250	\$2,200	50%	\$0	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S21-C Network L	\$0	\$550	50%	\$0	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Silver S22 Network L (Off-Marketplace only)	\$3,500	\$8,000	50%	\$25	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx
Gold G07 Network L	\$1,000	\$6,000	55%	\$10	Ded/Coins	\$50	Ded/Coins	\$0	Ded/Coins \$10/\$35/\$60PRx

Most plans offer low member cost share when visiting Sanitas Centers for PCP and Urgent Care services.

Note: Plans with -A, -B, -C in the name represent Cost Sharing Reduction (CSR) variations.

Sanitas + BlueCross

Background

- BlueCross and Sanitas have formed a joint venture to open primary care medical centers in Tennessee, starting with eight in Middle and West Tennessee.
- We're a mission-driven health plan, and our members' health is our top priority. We have a history of investing in primary care partnerships statewide.
- Together with Sanitas, we'll expand access to primary care, meeting an important need for our neighbors in Tennessee. Sanitas will also make care more affordable and convenient, bringing better health through care coordination services and enhanced technology.

BlueCross + Sanitas

- These new medical centers will exclusively serve BlueCross BlueShield of Tennessee members as well as self-pay patients.
- Services will be tailored to each community and include a mix of these care options:
 - Primary care, urgent care, observation, blood draw, x-ray, ultrasound, mammogram, minor procedures, vaccines, diabetic retinal exams, hearing screenings and community resources.
- Sanitas will participate in all of our value-based programs and all BlueCross networks.

Sanitas Medical Center Details

BlueCross and Sanitas will open eight primary care medical centers in Tennessee, four in the Nashville area and four in the Memphis area, beginning in November 2020

Market	Medical Center	Opening Date	Hours of Operation	Services
Nashville	Murfreesboro	2-Nov-2020	Mon-Fri 7am - 7pm Sat 8am - 4pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Mammogram, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Hearing Screening, Seniors Activity Room, Massage Therapy
Nashville	Antioch	2-Nov-2020	Mon-Fri 7am - 7pm Sat 8am - 4pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Allergy Services
Nashville	Cool Springs	TBD	Mon-Fri 9am - 6pm	Primary Care, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Hearing Screening, Physical Therapy
Nashville	East Nashville	2-Dec-2020	Mon-Fri 9am - 6pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Hearing Screening
Memphis	Crosstown*	2-Nov-2020	Mon-Fri 7am - 7pm Sat 8am - 4pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Mammogram, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Hearing Screening, Seniors Activity Room, Massage Therapy, Allergy Services, Physical Therapy
Memphis	Whitehaven	15-Mar-2021	Mon-Fri 7am - 7pm Sat 8am - 4pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam)
Memphis	Wolfchase*	2-Nov-2020	Mon-Fri 9am - 6pm	Primary Care, Urgent Care, Observation, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam)
Memphis	Germantown	2-Nov-2020	Mon-Fri 9am - 6pm	Primary Care, Draw, X-Ray, Ultrasound, Minor Procedures, Programs, Vaccines, Retinavue (Diabetic Retinal Exam), Hearing Screening

*Location includes BCBST Customer Service rep

Sanitas Locations

Sanitas centers are located close to members' homes.



Opening 2020

Opening 2021

Member Awareness Campaigns

Products designed to emphasize Sanitas Medical Centers are available in 2021.



It's Time to
Pick Your
Health Plan



Your open enrollment starts soon. That means you have the chance to explore your all-in-one plan options — including Select, which can save you from [\$588 to \$2,328] every year.



Save Money With Select

As you compare your plans online, you'll see that the Select plan lets you:

- See your same doctors and specialists you've seen in the past*
- Have \$20 primary care copays
- Get [\$750 - \$1,500] at the beginning of the year to help with your health care costs
- Spend less on prescriptions, \$7 on generics and \$30 name brands
- Add dental and vision so you have just one card for all your plan needs

And Select includes most major Memphis hospital systems.

Now this year, you'll have even more access to primary and urgent care. We're opening several Sanitas Medical Centers, which are specifically for BlueCross members.



Open enrollment starts Oct. 5.

Visit bcbs.com/memphis_enroll
or Call Member Care Team (888) 796-0609

*based on your past claims data



Opening November 2020
Find a location near you



For more information, visit mysanitas.com/tn

Sanitas Medical Center is an independent medical center, serving people covered by BlueAdvantage, BlueEssential (or other Blue Cross Blue Shield plans) or those self-paying for medical treatment. Other physicians and providers are available in our MA plan networks.

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*Coming in 2021



Care Just Around the Corner

We're adding Sanitas Medical Centers to our Medicare Advantage plan networks in 2021.

At a Sanitas center, you can get convenient:

- Primary care plus urgent care at some locations
- Preventive screenings and vaccinations
- On-site labs and diagnostic imaging
- Plus, telehealth doctor visits make it easier to get the care you need without leaving home

For a full list of services, visit mysanitas.com/tn

Member Information

BlueCross Notices

- Renewal Notices

- All current members will receive a renewal notice
- Digital-first approach
 - Members with valid email address will receive email notifications beginning Tuesday, October 12.
 - Members without a valid email address, or those for which the email bounced, will have the notices mailed to them beginning October 19.
- Renewal letter cover page
 - Open Enrollment dates
 - Explanation of rate

*Member may not see 2021 premium rate until they receive their first billing statement. For updated subsidy amounts prior to the first billing statement, members can log in to HealthCare.gov during Open Enrollment.

Member Welcome Packet

- **Content**
 - Benefit summary flyer
 - Approval letter
 - Member guide
 - Bank draft form
- Delivered within approximately 7 days of enrollment



ID Cards

- Network S or Network L
- RX formulary name
 - Essential Plus (Plans with Preventive Rx copays)
 - Essential (all other)
- No out of network benefits, except in case of emergency
- Mailed after receipt of initial payment

BlueCross BlueShield of Tennessee

BLUE NETWORK S

CHRIS B HALL

Member ID
ABC123456789

Group No. 127600

RXBIN 610014
RXGRP BCTCOMM
RX FORMULARY Essential

BLUE NETWORK: S RX04

MEDICAL/DENTAL/VISION

Medical Includes:
Pediatric Dental and Vision

PPO

Out of Network Benefits: None

Annotations: Blue arrows point to the 'BLUE NETWORK S' header, the 'RX04' formulary code, and the 'Out of Network Benefits: None' text.

BlueCross BlueShield of Tennessee

An Independent Licensee of the BlueCross BlueShield Association

Providers: Submit claims to your local BCBS Plan. Prior authorization required for admissions and certain medical services.

To avoid unexpected costs, confirm that your doctor is in network S before making an appointment. To find a Network S doctor call us or use Find a Doctor on bcbst.com or download the myBlueTN™ app to your smart phone locate a doctor, access benefit information and more.

Members have limited or no benefits except when receiving services from a BlueCard PPO network provider.

Dentists-In and Out of Tennessee:
File dental claims to:
BCBST Claims Service Ctr., 1 Cameron Hill Circle, Suite 0002, Chattanooga, TN 37402-0002

bcbst.com
Member Service: 1-800-565-9140
Network Provider Outside Tennessee:
1-800-810-2583 (BLUE)

Provider Service: Eligibility / ALL Prior Authorizations (call to confirm) and Claims 1-800-924-7141

Pharmacists: 1-800-922-1557

DENTAL: GRID/GRID+ 1-800-523-1478
Vision: EyeMed 1-877-342-0737

Avoid additional costs. Show this card to your provider and ask for a prior authorization check. See your benefit materials for details. This card does not guarantee benefits eligibility. xxx (10/19)

Member Tools

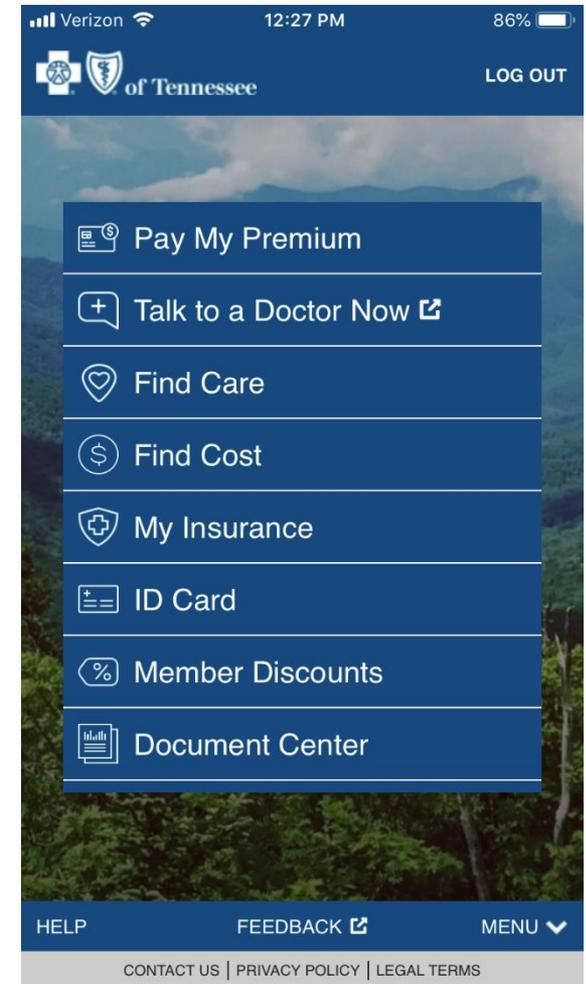
Member Account and myBlue TNSM

Members can register their account at **bcbst.com/member**.

This account lets members use online wellness tools and educational resources. Members can also use these services with the myBlue TNSM app.

Both bcbst.com and myBlue TN let members:

- Click to Chat with a BCBST representative
- Pay monthly premium
- See what their plan covers.
- Estimate the cost of care.
- Find providers in their network.
- View and play claims from their providers.
- Access a digital version of their Member ID card.
- Talk to a doctor with PhysicianNow.



Member Wellness Center

The Member Wellness Center helps members keep up with their wellness program.

Members can use the center to:

- Take their Personal Health Assessment.
- Participate in Member Rewards Program
- Track their nutrition, weight, physical activity, stress levels and more.
- Sync their nutrition and fitness devices or apps.
- Take online health courses.

Members can also access many of these Wellness Center features using the AlwaysOn app.

Member Rewards Program



■ Earn Reward Points

- 100 points = \$25 gift card
- \$100 max in gift cards per year
- Points will not roll over from year to year

■ Convert Points to Electronic Retail Gift Cards

- E-cards
- Print or use digitally via smart phone

■ Retailers



Walmart 

amazon 

 **CVS**
pharmacy

Member Rewards Program

■ How to enroll

- Members can enroll by completing a Personal Health Assessment through their online account.

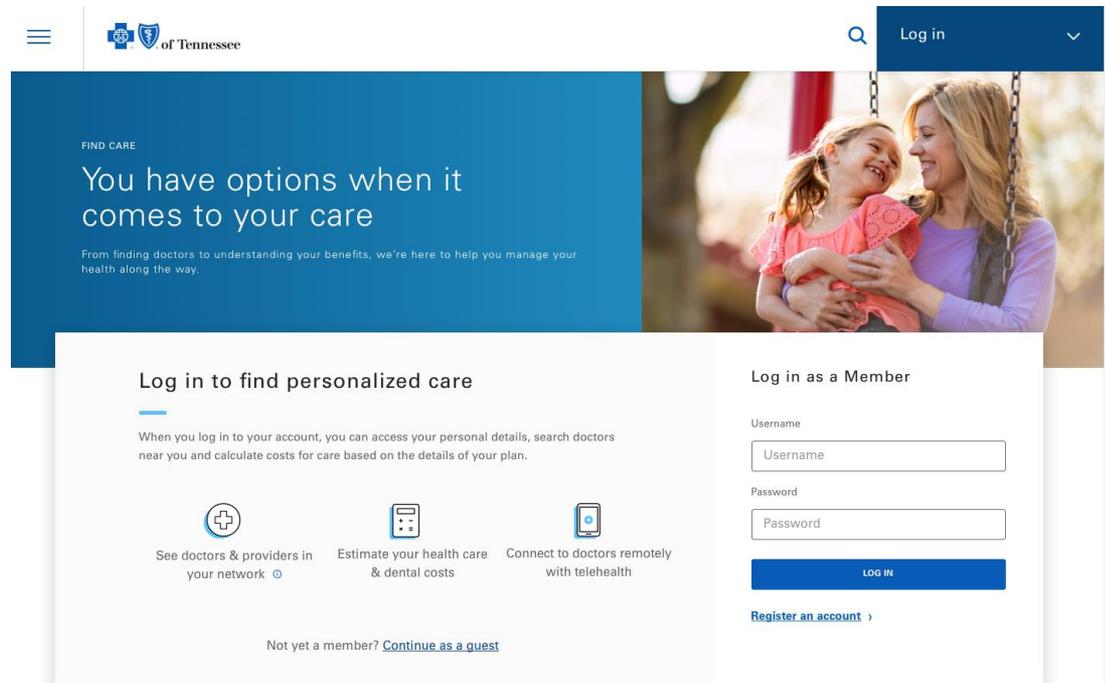


■ Earn points

Annual Wellness Exam	Register for PhysicianNow	Use PhysicianNow	Flu Shot	Connect a Device and Track Steps Daily
100 points	50 points	50 points	100 points	1 point (each 5,000 steps)

HealthCare Cost Estimator

Our HealthCare Cost Estimator tool lets members see cost estimates for more than 1,400 common procedures. Members can use the tool to compare different doctors and facilities and see how other members rated them.



Members can access the tool at
bcbst.com/findcare

Member Discount Program and Fitness Your Way

Our member discount program encourages members to live a healthier lifestyle by making healthy choices more affordable. The program offers national discounts and local savings on fitness, personal care, healthy eating, and lifestyle products and services.

Fitness Your Way is a low-cost member fitness program that provides:

- **Affordability.** Members pay a one-time enrollment fee of \$29 and a \$29 monthly membership fee.
- **Unlimited access.** The extensive network includes more than 10,000 participating fitness locations.
- **Flexible membership.** No long-term contract is required — only a three-month initial commitment.
- **Online convenience.** Members can find fitness centers, enroll and manage their activity online.

Nurseline and Nursechat

Registered nurses are available to talk to members 24/7 online or by phone.

Our nurses can:

- Talk to members about common health concerns and symptoms.
- Give general health advice and information.
- Provide education and support.
- Help members make decisions about surgery and other treatments.



Care Management

Care management is a personalized service available to members. Our nurses and care managers can help members better manage these conditions:

- Coronary Artery Disease (CAD)
- Diabetes
- Congestive Heart Failure
- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Depression

Care managers can help members:

- Identify support tools and community resources
- Develop a plan of care based on a doctor's or other provider's advice
- Understand how to take their medicine, eat healthy and get the right amount of exercise
- Communicate better with their health care providers

Healthy Maternity Program

- Healthy Maternity
 - Program begins at the start of pregnancy and extends eight weeks after the baby's birth.
 - Benefits of the program:
 - Advice from a maternity nurse
 - Help with maternity benefits
 - Online education and resources
 - Support for self care and newborn
 - Free electric breast pump
 - Must be enrolled within the first 20 weeks of pregnancy and intend to breast feed



Need Assistance?

- Billing & Premium Payments
 - **1-855-484-0282**
- Sales Assistance
 - **1-888-995-7786**
- Claims & Member Service
 - **1-800-294-3845**





Thank You!

