2021 Marketplace Products Overview
2021 Networks & Plans
BlueCross is Statewide with Network S

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 or 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.

- 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

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

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

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

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

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

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.

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

*Location includes BCBST Customer Service rep
Sanitas Locations

Sanitas centers are located close to members’ homes.
Member Awareness Campaigns

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

It’s Time to Pick Your Health Plan

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 ($595 at $5,500) 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 Memphi health systems. New 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) 796-0699

*Based on your past claims data

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
- Preventative 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
Member Tools
Member Account and myBlue TN<sup>SM</sup>

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 TN<sup>SM</sup> 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**
Member Rewards Program

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

- **Earn points**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Wellness Exam</td>
<td>100 points</td>
</tr>
<tr>
<td>Register for PhysicianNow</td>
<td>50 points</td>
</tr>
<tr>
<td>Use PhysicianNow</td>
<td>50 points</td>
</tr>
<tr>
<td>Flu Shot</td>
<td>100 points</td>
</tr>
</tbody>
</table>
| Connect a Device and Track Steps Daily       | 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.
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 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!