

See how much you can do with Blue

Alabama's #1 choice
for health insurance



BlueCross BlueShield
of Alabama

We cover what matters.



LETTER TO NEW MEMBERS



Important health plan information for:

*****AUTO** FPOXXX1234 567 891011
<First_Name> <Last_Name> <Suffix>
<Address_Line1>
<Address_Line2>
<City>, <State_Code> <Zipcode> <Zip4>
<USPS Barcode>

Dear <First Name> <Last Name>,

Welcome! As a member of Blue Cross and Blue Shield of Alabama, you have coverage you can count on, local support, protection for life's "what ifs" and more.

Most importantly, you have confidence knowing you're ready — for today, tomorrow and whatever comes next — because Blue Cross is by your side.

Get to know your plan

This Welcome Kit includes an overview of all the valuable benefits and services you get as a Blue Cross member. You can also access the information online at AlabamaMembers.com/Welcome.

As you're reviewing it, remember — we're here to help! Our award-winning, Alabama-based customer service team is ready to provide support and guidance at 1-888-258-1628 (TTY 711).

Enjoy anytime, anywhere account access

Visit AlabamaBlue.com/RegisterNow to sign up for myBlueCross today!

Your online account provides free and secure 24-hour access to your plan and health information. It's a convenient place to ...

3 easy ways to get MORE from your plan:

1 Register for myBlueCross

Visit AlabamaBlue.com/RegisterNow and enter your member information to manage your plan, myBlueRewards and more!

2 Choose a Primary Care Physician (PCP)

Get consistent care from a doctor you trust. Log in to myBlueCross and select **Find a Doctor**.

3 Download the free Alabama Blue app

Find in-network doctors, view your ID card, access your Blue365* Deals and more.



Scan for the Alabama Blue app

Get better care from Blue Cross.

With access to **more than 10,000 Alabama doctors** and a large network of hospitals, you're in the right place for convenient care from providers you trust.

LETTER TO NEW MEMBERS (CONTINUED)

make payments, access the *Check My Status: Prior Authorization Tracker*, manage claims, find doctors and pharmacies, learn more about your plan benefits and more.

Need help? Give us a call!

Thanks again for choosing Blue Cross and Blue Shield of Alabama. As a not-for-profit company, it's our goal to provide Alabamians like you with high-quality healthcare and a health plan that's easy to use.

If you have questions or need help, our local Customer Service Team is here for you.

Call 1-888-258-1628 (TTY 711) Monday through Friday, 7:00 a.m. to 6:00 p.m., Central Time.

Sincerely,
Blue Cross and Blue Shield of Alabama



You're Ready with Blue



5-Star

local customer service
ready to help



97%

of claims processed
within 14 days



Accepted

by a large network of doctors
and hospitals in Alabama



90-year

history of helping
Alabamians

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

*The Blue365 program is brought to you by the Blue Cross and Blue Shield Association, an association of independent, locally operated companies which includes Blue Cross and Blue Shield of Alabama.



We cover what matters.

You're Ready with Blue

Welcome Kit

- **Quick start** steps
- **Coverage** and benefit information
- **Easy tips** on getting the most value from your plan
- **And more!**



Welcome to coverage that gives you **confidence**

What does it mean to be **Ready with Blue**? It's knowing your health insurance is backed by a company that's there for you when it matters, with trusted coverage you can count on, always.

As a member, you can rely on Blue Cross and Blue Shield of Alabama to help you understand your coverage so you can get the most value from your plan.

When you see the words "You're Ready with Blue," you'll know you have the coverage you need to handle what's ahead.

QUESTIONS?

1-888-258-1628 (TTY 711)

Monday through Friday,
7:00 a.m. to 6:00 p.m., Central Time

Or visit us online at
AlabamaMembers.com/Welcome



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3 Quick start steps

STEP 1

Register for *myBlueCross* at AlabamaBlue.com/RegisterNow

This secure online account gives you around-the-clock access to your plan so you can do the following — and so much more!

- ✓ Review and pay bills
- ✓ Sign up for auto-pay
- ✓ Manage claim statements
- ✓ Access the *Check My Status: Prior Authorization Tracker*
- ✓ Email or print virtual ID cards
- ✓ Find doctors, hospitals and pharmacies
- ✓ And more!



Scan me to register for *myBlueCross*

STEP 2

Choose a Primary Care Physician (PCP)

Simply log in to your *myBlueCross* online account and select **Find a Doctor**.

Your plan may require you to designate a PCP. Even if it doesn't, having a PCP is good for your overall health and can help you get more value from your plan. For example, you're more likely to get regular checkups — plus, you'll get help coordinating care with other providers and more. If your plan requires you to designate a PCP, you'll see an Action Item prompting you to choose one when you sign on to *myBlueCross*.

STEP 3

Download the free Alabama Blue app

Available on the App Store and Google Play, you can take Blue Cross with you on your smartphone or mobile device.

- ✓ Easily track your deductible and out-of-pocket spend
- ✓ Securely communicate with Customer Service
- ✓ Check your claims and benefits
- ✓ And more!



Broad coverage. Quality care. **That's Blue.**

Blue Cross and Blue Shield of Alabama is the **largest** healthcare benefit provider in Alabama — accepted by more doctors and hospitals than any other health plan in the state.

You have access to **more than 10,000** Alabama physicians and a large network of hospitals and pharmacies. Plus, you have 24/7 virtual access to doctors and providers with Doctor On Demand^{®,*}

Find care

To access Find a Doctor, log in to *myBlueCross* and select **Find a Doctor**.

This guided, personalized tool lets you search thousands of medical professionals and facilities to find the right provider near you. You can also search for pharmacies, labs and more!

Register for Doctor On Demand^{®,*}

See a doctor on your schedule with Doctor On Demand. Log in to **DoctorOnDemand.com/Alabama** and sign up using your Blue Cross and Blue Shield membership information.

Skip the wait and get fast treatment, prescriptions and more with Doctor On Demand.

Doctor On Demand is not available with the Blue Protect plan.

All the help you need to **stay healthy.**

Your plan **covers 100% of the cost** of important preventive services to help you stay healthy.

From blood pressure and cholesterol screenings to annual office visits and more, Blue Cross is committed to helping you stay healthy.

For a full list of the preventive services and immunizations your plan covers, visit **AlabamaBlue.com/PreventiveServices**.



Understand your **Rx coverage.**

View your plan's formulary (a list of covered medications) so you're ready *before* you go to the pharmacy. Visit [AlabamaBlue.com/ValueONEPharmacyLocator](https://alabamablue.com/ValueONEPharmacyLocator) to view pharmacies available to you.

The terms below can help you understand your plan's formulary. Need more help? Give us a call at **1-888-258-1628** (TTY 711).

Tier: Prescription drugs are categorized in Tiers from 1-6. Tier 1 drugs are the most affordable.

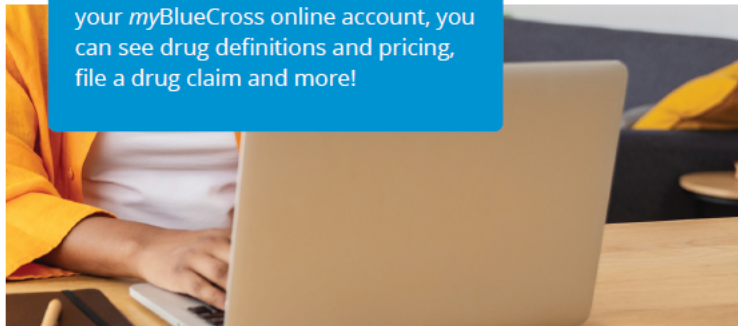
Copay: Your plan may charge you a set copay (fixed dollar amount) for a prescription drug.

Deductible: The amount you have to pay before your plan starts covering the cost.

Coinsurance: Your plan may charge you a *percentage* of the cost of a drug after you've met your deductible.

TIP:

Under **Manage My Prescriptions** in your *myBlueCross* online account, you can see drug definitions and pricing, file a drug claim and more!



You're in the right place for **compassionate care.**

Your Blue Cross insurance goes above and beyond to protect your overall health.

Behavioral health support

You can find a behavioral health provider by logging in to *myBlueCross* and selecting **Find a Doctor**. To do a Guided Search for Mental Health, log in and visit [AlabamaBlue.com/MentalWellness](https://alabamablue.com/MentalWellness).

TIP:

Schedule a telehealth visit with a behavioral health specialist through **Doctor On Demand**®.* See how to register on page 5.

Maternity care

Your Blue Cross plan includes our **Baby Yourself**® maternity program. This free program includes:

- ✓ Free access to our popular app to track your baby's growth and your personal journey to motherhood
- ✓ A personal nurse to answer your questions
- ✓ Gifts and educational resources
- ✓ Information on breastfeeding
- ✓ And more!

Enroll in this free program by calling 1-800-222-4379, Monday – Friday, 7 a.m. – 6 p.m., CT. You can also enroll at [AlabamaBlue.com/BabyYourself](https://alabamablue.com/BabyYourself) or from the Baby Yourself mobile app.

Take care of yourself. Earn rewards.

myBlueRewards

Earn up to \$100 in gift cards for completing the following healthy living tasks if you haven't previously done so:

- ✓ Do a health assessment through myBlueCross and complete an annual wellness exam with your Primary Care Physician (PCP)
- ✓ Set up automatic payments for your monthly premium*
- ✓ Provide or update your cell phone number to receive text messages*

*Enrollment in Automatic Payments and providing text consent must be completed within 90 days of your effective date.

Blue365®**

Access member-only discounts on apparel and footwear, health products, gym memberships and more through myBlueCross.



How you can get the most value.

You and your Blue Cross plan have a common focus: your health. The tips below will help you get the most value from your plan. For more resources, visit [myBlueCross](#).

WELLNESS

Talk to a Nurse

Get one on one help from a registered nurse. Call 1-888-841-5741, M - F, 7 a.m. to 6 p.m., CT, to enroll.

Know what's covered

Visit [myBlueCross](#) and select Preventive Services and Covered Immunizations to view what your plan covers.

Exercise your mind

Go to [AlabamaBlue.com/Articles](#) to access the latest health and wellness content.

TIPS & GUIDANCE

Quarterly newsletter

Watch your email for our members-only digital newsletter.

Talk to an Advisor

Never miss a beat with help from a BlueCare Health Advisor. Call 1-888-759-2764, M - F, 7 a.m. to 6 p.m., CT.

Get local help

Findhelp connects you with meal programs, housing resources and more. Visit [AlabamaBlue.com/Findhelp](#).

We're always ready **to serve you!**

Blue Cross and Blue Shield of Alabama has been caring for Alabamians like you for 90 years and counting. As the #1 health insurer in Alabama, we're proud to provide peace-of-mind coverage for over 2 million people across the state.

We're a not-for-profit company that puts our members first, always. That's why we've been honored by *USA Today* as one of America's Best Customer Service providers.

We value you as a member, and we're ready to serve you for many years to come.



Questions about your coverage?

1-888-258-1628 (TTY 711)

Monday through Friday, 7:00 a.m. to 6:00 p.m., Central Time

Or visit us online at AlabamaMembers.com/Welcome

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*Doctor On Demand by Included Health is an independent company that provides a telehealth mobile app and health services on behalf of Blue Cross and Blue Shield of Alabama.

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