



Welcome to a

MORE SECURE

FUTURE

with ARKANSAS BLUE CROSS AND BLUE SHIELD



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

YOUR QUICK START GUIDE

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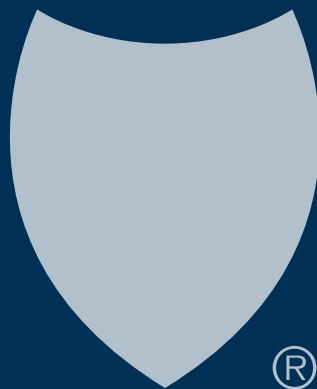
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GET HELP WHEN YOU NEED IT

CUSTOMER SERVICE

1-800-238-8379

arkbluecross.com/contact

Arkansas Blue Cross and Blue Shield

P.O. Box 2181

Little Rock, AR 72203-2181

FIND YOUR NEAREST ARKANSAS BLUE CROSS LOCATION

arkbluecross.com/locations

FIND US ONLINE:



WEBSITE

arkansasbluecross.com



FACEBOOK

facebook.com/ArkansasBlueCross



TWITTER

twitter.com/arkbluecross

Call, email or visit



ACCESS YOUR PLAN

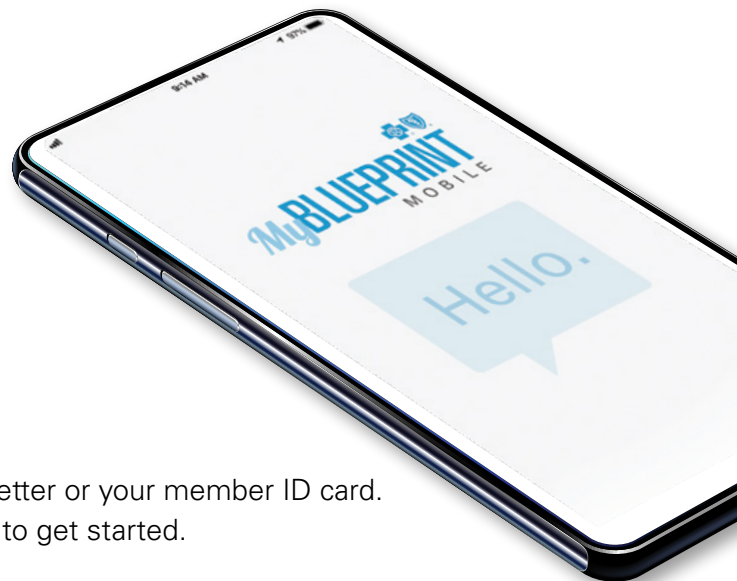


MANAGE YOUR PLAN WITH MY BLUEPRINT

My Blueprint is an online, self-service center that gives you 24/7 access to your health plan information.

With My Blueprint, you can:

- Find a doctor or hospital
- Estimate your treatment costs
- View what is covered on your plan
- Check your deductible
- Review status of claims and claims history
- View your personal health record
- Order replacement member ID cards
- Review a recent doctor visit



HOW TO REGISTER FOR MY BLUEPRINT



You'll need your member ID number from your welcome letter or your member ID card. Go to arkbluecross.com/myblueprint. Select "Register" to get started.

OR download and register through our My Blueprint Mobile app,

available on



ID CARD

 Arkansas BlueCross BlueShield <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small>	
Member Name: JOHN L DOE	
1 Member ID: ZZZ123456789	DOB 10/04/1945
PCP/PHONE# JOHN A SMITH (501)555-1234	
2 Group No. 9876543210	4 Copay \$20/\$35
RXBIN 123456	5 Coins 20%
3 RXPCN ADV	6 RX Copay \$12/35/55/100%
RXGRP RX0000	7 Deductible \$500
8 Open Access POS	
9 	

Your card may look slightly different or have different information based on the health plan you have.

1 MEMBER ID NUMBER

Helps us identify who you are, the type of plan you have and how your claims are paid

2 GROUP NUMBER

Used to check your plan's benefits

3 RX CATEGORIES

Shows the pharmacy what's covered, how to apply the discount and file the claim

4 COPAY

How much you pay for a doctor visit, depending on the type

5 COINSURANCE

How much of your medical bill you must pay after meeting your deductible

6 RX COPAY

How much you pay for your prescriptions depending on their type

7 DEDUCTIBLE

The amount you pay for healthcare services before your health insurance begins to pay

8 TYPE OF PLAN

Lets you know what kind of coverage you have

9 SUITCASE

Represents access to national BlueCard® network (see pg. 7 for more information)

ID CARD AND COVERAGE START DATE

YOUR MEMBER ID CARD IS YOUR TICKET TO HEALTHCARE

You will receive your member ID card after enrollment. You'll want to carry it with you when seeking care so your healthcare provider can see what type of insurance coverage you have.

You'll need your member ID card anytime you visit a:



COVERAGE START DATE

The coverage start date is the day you can begin using your insurance to see doctors and get prescriptions filled. Your plan will not cover any medical or pharmacy costs until the coverage start date. You can find your coverage start date by logging into your My Blueprint account and looking at the top right of the page. (For more information about signing up for a My Blueprint account, see page 4.)

YOUR DIGITAL ID CARD

Find a digital copy of your ID card on:

■ MYBLUEPRINT

arkbluecross.com/myblueprint

■ MYBLUEPRINT MOBILE APP

Available on



FIND CARE AND CHECK COSTS QUICKLY

ACCESS TO THE LARGEST NETWORK IN THE STATE



Doctors and hospitals on our healthcare provider list – or in-network providers – have a special arrangement with Arkansas Blue Cross. Whether you know exactly which doctor you want to see, or need a little help choosing one, you can search our network for quality care. **You pay less when you use in-network providers.**

FIND CARE ANY TIME!



1. Visit arkansasbluecross.com/findcare.
1. Enter your member ID number OR select your network to start search.
2. Follow the search instructions to find your care. Search by doctor, hospital, procedure or condition.

NEED TO FIND A DOCTOR OR HOSPITAL OUTSIDE OF ARKANSAS?



If you have a suitcase on your member ID card (see page 6 for example), you can find care outside of Arkansas:

- Visit provider.bcbs.com
- Choose your network based on the suitcase on your member ID card



BLUECARD PPO/EPO



BLUECARD PPO BASIC



BLUECARD TRADITIONAL

OR

- Call 1-800-810-BLUE (2583)

FIND CARE AND CHECK COSTS QUICKLY



CHECK COSTS

1. Log into My Blueprint, arkbluecross.com/myblueprint
1. Search by entering a ZIP code and a treatment or service in the “Find Care & Costs” tool
2. Estimated costs are shown for each provider

FIND A PHARMACY AND CHECK RX COSTS

The Pharmacy Center on My Blueprint, arkbluecross.com/myblueprint, allows you to:

- Find a pharmacy
- Find the lowest price for your prescriptions
- Review your drug list
- Email a pharmacist

CHOOSE YOUR PRIMARY CARE PROVIDER

Finding the right family doctor is an important part of your health journey. A family doctor (also called a primary care provider, or PCP) knows you and your medical history. And, because you know your PCP, you'll be more likely to schedule regular appointments and ask questions about your health. Your PCP should be who you see when you're not feeling well, but also who you see for regular visits like your annual wellness exam.

WHY DO YOU NEED A FAMILY DOCTOR?

A PCP will:

- Learn your health and lifestyle history
- Help you get medical screenings to detect illnesses early
- Prescribe medications
- Refer you to specialists when needed

You can choose a PCP through your My Blueprint account, arkbluecross.com/myblueprint.

DO YOU NEED HELP CHOOSING A DOCTOR OR MAKING AN APPOINTMENT?

No problem! You can call us at 1-800-238-8379 between 8 a.m. and 5 p.m. CST, Monday through Friday, to speak with a caring professional who can help you find quality medical care near you.



WHEN TO MAKE AN APPOINTMENT



WHEN YOU'RE HEALTHY

Seeing doctors when you're healthy allows them to get to know you and watch for any health issues before they have a chance to become more serious. Once you've found a PCP, you can schedule your annual wellness exam right away.



WHEN YOU'RE SICK

If you're sick and need medical care, call your PCP right away to schedule an appointment. Catching any problems early on can help you make a full recovery faster. Your doctor knows your health history and how best to treat you; plus, it's less expensive than going to the emergency room.



WHEN TO VISIT THE EMERGENCY ROOM (ER)

- Suspected heart attack
- Stroke
- Poisoning
- Serious burns
- Severe shortness of breath
- Choking
- Broken bones
- Anything that could cause long-term damage

Important:

Covered services for life-threatening emergencies will be paid whether it's in network or not, but routine or non-emergency services provided in the ER will not be covered.



GET HELP MANAGING YOUR HEALTH

HEALTH RISK ASSESSMENT (HRA)

Would you like a simple, easy way to keep up with your medical history? We offer free online HRAs that can help you:



**UNDERSTAND YOUR
CURRENT HEALTH**



**SPOT YOUR
HEALTH TRENDS**



**TRACK YOUR
HEALTH RISKS**

You can access your HRA by logging in to your My Blueprint account, arkbluecross.com/myblueprint.



CASE MANAGEMENT

Work with a case manager to:

- Maximize the benefits available under your plan
- Learn how to self-manage aspects of your care as deemed appropriate by your PCP
- Understand your benefits and deal with the complexities of the healthcare system
- Identify lower cost alternatives to high-cost treatments

arkbluecross.com/casemanagement | 1-800-238-8379



MORE RESOURCES



VIRTUAL HEALTH

Now you can get care anytime, anywhere. Virtual health lets you connect 24/7 with a doctor on your smartphone or computer for healthcare such as:



A BAD COLD



STOMACH TROUBLE



A CHILD WITH A HIGH FEVER

Virtual health has you covered with board-certified physicians (including pediatricians). Register today at myvirtualhealth.com, so when you need care, it's there.

THE WIRE

SIGN UP FOR MOBILE MESSAGING

Receive text alerts through The Wire[®], a secure messaging platform that sends personalized notifications to your smartphone. Get connected by calling 1-855-939-5425 or enrolling through My Blueprint, arkbluecross.com/myblueprint, and clicking the Settings tab.

DOWNLOAD THE MY BLUEPRINT MOBILE APP

Access your health plan information no matter where you are with the My Blueprint Mobile App.



UNDERSTANDING HEALTH INSURANCE COSTS

HEALTH INSURANCE COSTS CAN BE CONFUSING. HERE'S A BREAKDOWN:



Each month, you pay a **premium**. Since your health insurance is part of your employer's benefits package, your premium might come directly out of your paycheck. Your employer pays part of your premium, too.



DEDUCTIBLE is the amount you pay for healthcare services before your health insurance begins to pay.



COPAYS are what you pay at the doctor or pharmacy. They do not count against your deductible.



COINSURANCE is your share of costs, usually after you've met your deductible. For example, if your plan pays 80% for a service, you would pay 20% in coinsurance.



OUT-OF-POCKET MAX is the most you'll spend for medical care during the year. This does not include your premium, just out-of-pocket costs.

Learn more about how health insurance works at
arkbluecross.com/insurancebasics



ARKANSAS BLUE STORE LOCATIONS



FAYETTEVILLE

516 E. Millsap Road, Suite 103
Fayetteville, AR 72703
479-527-2310
Monday – Friday, 9 a.m. – 6 p.m.
Fayetteville@arkbluecross.com

FORT SMITH

3501 Old Greenwood Road, Suite 3
Fort Smith, AR 72903
479-648-1635
Monday – Friday, 9 a.m. – 6 p.m.
CustomerServiceWC@arkbluecross.com

HOT SPRINGS

1635 Higdon Ferry Road, Suite J
Hot Springs, AR 71913
501-620-2620
Monday – Friday, 9 a.m. – 6 p.m.
HotSpringsCS@arkbluecross.com

JONESBORO

2110 Fair Park Boulevard, Suite I
Jonesboro, AR 72401
870-935-4871
Monday – Friday, 9 a.m. – 6 p.m.
NERegionCS@arkbluecross.com

LITTLE ROCK

2612 S. Shackelford Road, Suite J
Little Rock, AR 72205
501-378-2222
Monday – Saturday, 9 a.m. – 6 p.m.
ArkansasBlueWLR@arkbluecross.com

LOWELL

507 W. Monroe Avenue, Suite B
Lowell, AR 72745
479-527-2380
Monday – Friday, 9 a.m. – 6 p.m.
Lowell@arkbluecross.com

PINE BLUFF

509 Mallard Loop
Pine Bluff, AR 71603
870-536-1223
Monday – Friday, 9 a.m. – 6 p.m.
PBCS@arkbluecross.com

TEXARKANA

1710 Arkansas Blvd.
Texarkana, AR 71854
870-773-2584
Monday – Friday, 8 a.m. – 5 p.m.