



BlueCross
BlueShield
of Georgia

Blue Value Select PPO Blue Value PPO

Health Care Coverage You Can Afford



Simple. Easy. Affordable.

Health care coverage from Blue Cross Blue Shield of Georgia (BCBSGa) is just that – simple, easy and affordable. And health care isn't just medical. You can choose from medical, dental, vision and even term life insurance. All on one application!

Take care of your body

Our **medical plans** offer you a wide range of deductible options so you can choose the plan that's right for you. Some plans have maternity coverage; all of them offer preventive and prescription drug benefits. Whether you need coverage for yourself or your whole family, we can help. To compare our plans, review the plan grid inside this brochure.

Show your smile

Did you know that gum and tooth disease have been linked to a number of major health conditions like heart disease, stroke and diabetes? The folks at the American Dental Hygienist Association can't be wrong. Maybe you should consider looking into our **dental plan for individuals and families**. Monthly premiums are as low as \$27* a month.

The eyes have it

We've taken care of your body and smile now it's time to think about your eyes. Our **vision plans** for individuals and families offer comprehensive routine vision exams as well as benefits for glasses and contact lenses. Rates start as low as \$8.00* a month. How can you afford not to enroll today?

Preparing for the unexpected

For only a few cents a day, you can provide your family with peace of mind and a little extra support at a time of great loss with our **term life insurance plan**. This coverage is offered by Greater Georgia Life (GGL), a sister company of BCBSGa.

**Rates subject to change.*



To learn more about any of our medical, dental, vision or term life insurance plans, talk to your Agent. He or she can help you apply for one or all.

What does being a Blue member really mean?

■ Access to more doctors

- More than **34,600 health care providers** in Georgia
- **167 hospitals** in Georgia
- **Largest provider network in the country** with more than 900,000 BlueCard® providers
- Worldwide networks with providers in **200 countries and territories**
- Blue members accepted by **89% of doctors and 99% of hospitals nationwide**

■ Customer service you can count on

- 24/7 Voice Response Unit – (800) 718-8831
 - Request a member ID card
 - Hear the status of a claim
 - Hear benefits and member eligibility
- Dedicated toll-free line – (800) 718-8831
 - 7:30 a.m. to 7:00 p.m., ET Monday through Friday excluding holidays
- Online Member Access at bcbsga.com to simply your life
 - Verify eligibility and benefits
 - Request a member ID card
 - Check the status of a claim
 - View an explanation of benefits

Worry no more! As a Blue member, you have access to the largest provider network in America through BlueCard. Whether at home or on the road, call **(800) 810-BLUE**.

Coverage Worldwide And you don't have to worry if you have an emergency or get sick while traveling in another country. Your Blue member ID card travels with you. Simply call the same **(800) 810-BLUE** number for help.

■ The BCBSGa Advantage: Out-of-network Coverage

Your provider. Your choice. You have the freedom to choose the providers you want to see. We've helped you out by providing extensive statewide and national PPO networks. But if you want to see a provider outside of our PPO networks, you can still save money by accessing our Participating Physicians and Prudent Buyer programs. **And no other Georgia insurer has programs like these.**

- **The Prudent Buyer Program** – hospitals and ancillary providers
- **The Participating Physicians Program** – physicians of all specialties

Each allows for no balance billing and hassle-free claims payment because providers file claims for you! Remember, you receive the greatest level of benefits when you use a PPO network provider but isn't it nice to know that you have a choice?





360° Health® is one of the most comprehensive health services programs available to you. Now, what does that mean? It's simple. We offer you access to services ranging from preventive care, case management and care coordination, like:

- Online health and wellness resources
- Guidance and support 24/7
- ConditionCare programs to help you and your family with serious health issues

In a nutshell, 360° Health includes tools you and your enrolled family members can use to manage your health care needs. Just check out the information that follows for more details about this revolutionary program!

MyHealth Record

MyHealth Record is your single online resource for organizing your medical information — right at your fingertips — 24/7, giving you the freedom to access information when it's convenient for you.

MyHealth Record makes your health care more manageable by using technology to organize a wealth of your medical information — such as doctor visits, lab test results, and prescriptions — in one comprehensive source. You can input as much or as little as you want, and each week we'll upload your claims information (once you tell us it's ok!).

This unique service is available in the 360° Health section of Member Access, is safe, secure and private. In short, this online tool allows you to maximize the value of the time spent with your doctor.

The Four Key Areas of 360° Health®

Health Resources

These resources let you access health and wellness information through a variety of communication channels so you can learn more about various health issues, conditions and treatments. For example, you and your enrolled family members can:

- Use **Healthy Living** to access various health information, including health assessments, links to articles, alerts and recalls, tools and calculators.
- Read **member newsletters**.
- Sign-up to receive *Women's Health*, a **free e-Newsletter** created for women of all ages.
- View online **Preventive Health Care Guidelines** on health issues for women, men, adolescents and children. We've based these guidelines on the recommendations of independent national health care organizations including the American Academy of Pediatrics, the American College of Obstetricians and Gynecologists, the American Cancer Society and the U.S. Preventive Services Task Force.
- **Listen to recorded messages** on more than 300 health topics in English and Spanish via our 24/7 NurseLine's AudioHealth Library by calling (888) 724-BLUE (2583).

Health Extras

This service lets you and your enrolled family members take advantage of various opportunities for better health. For example, you can access a variety of interactive online programs and questionnaires designed to help you track your dietary, fitness and medication needs. You can also:

- Analyze your dietary needs with an **online nutrition assessment**, and receive information to help you improve your eating habits and your health.

- Learn how to prevent heart disease by using resources designed to help you **understand how to prevent heart disease**, identify risk factors and learn how to lower your overall risk for stroke and heart-related complications.
- **Develop a fitness program.** Take an online assessment and you'll receive the information you need to create a fitness program that is individualized for you.

Health Guidance

There's nothing like being able to receive helpful advice 24/7 about different events (such as before, during or after a hospital stay). And, with 360° Health, you can:

- Access an online database for **hospital quality information**
- **Call a registered nurse 24/7** via our NurseLine at (888) 724-BLUE (2583)
- Join our **maternity management program, Future Moms.** Just call (866) 664-5404 to activate your membership.
If you're expecting a bundle of joy in the near future, you should consider joining our award-winning program! When you're a member, you'll receive:
 - Information about the warning signs that may indicate pre-term birth
 - Risk assessments
 - Educational materials
 - Newsletters and coupons during your baby's first year (optional)
 - Access to pregnancy and related topics in our AudioHealth Library

Health Management

When you or someone enrolled in your health benefits plan needs special assistance, we have programs in place to help, including:

- **ConditionCare programs** that help members manage the following conditions:
 - Asthma (pediatric and adult)
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Coronary Artery Disease
 - Diabetes (pediatric and adult; Types 1 and 2)
 - Heart Failure
- A dedicated nurse and added support from our team of dietitians, exercise physiologists, pharmacists, health educators and other health professionals will help you understand your condition, your doctor's orders and how to become a better self-manager of your condition.
To learn more or join, please call (800) 638-4754.
- **Case Management services** to help you if you need a higher level of support with complex or high-risk chronic health conditions.

Access 360° Health Today!

It's as easy as 1, 2, 3.

1. Log onto bcbsga.com.
2. From the home page, choose "360° Health" from the middle of the page.
3. Begin taking advantage of this revolutionary program!

BENEFITS AT A GLANCE

		500
Lifetime Maximum - In- and out-of-network combined		\$5,000,000
Calendar Year Deductible - Three deductibles per family	In-network	\$500
	Out-of-network	\$1,000
Coinsurance	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Calendar Year Coinsurance Out-of-Pocket Maximum - Individual: Three maximums per family	In-network	\$2,000
	Out-of-Network	No Limit
Physician Office Visit - Includes x-ray and lab work when performed and billed in the physician's office.	In-network	\$30**
Preventive Care Adults *Not subject to calendar year deductible. Not subject to office visit max. Includes state mandated coverage plus an additional \$250 benefit for other preventive care services	In-network	\$30
	Out-of-network	Plan pays 60%
Preventive Care Children *Not subject to calendar year deductible through age 5. Not subject to office visit maximum.	In-network	\$30
	Out-of-network	Plan pays 60%
Lab/X-ray, Surgery, Radiation, Anesthesia	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Outpatient Care/Ambulatory Surgery Center	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Maternity Physician ¹ - Family Contracts Only	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Maternity Facility ¹ - Family Contracts Only	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Hospital Inpatient Services	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Ambulance Service - When medically necessary	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Physical/Occupational Therapy, Chiropractic	In-network	Plan pays 80%
	Out-of-network Visits per year, combined specialties	Plan pays 60% 30
Speech Therapy, Respiratory Therapy, Skilled Nursing	In-network	Plan pays 80%
	Out-of-network Visits per year per specialty	Plan pays 60% 30
Radiation Therapy/Chemotherapy	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Behavioral Health/Substance Abuse - Hospital Inpatient Only	In-network	
	Out-of-network	
Emergency Room	Copayment	\$150
	Medical Emergency or Accident	
	Non-Emergency or Non-Serious Accidental Injury	Subject to
Home Health Care	In-network	Plan pays 80%
	Out-of-network Number of visits per year (in- and out-of-network combined)	Plan pays 100% 100
Hospice Care* Not subject to calendar year deductible; \$10,000 Lifetime Maximum	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Durable Medical Equipment and Prosthetics	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Private Duty Nursing \$2,500 calendar year maximum	In-network	Plan pays 80%
	Out-of-network	Plan pays 60%
Prescription Drugs	Calendar Year Prescription Drug Deductible, per member per year	\$200
	Generic Formulary	\$15
	Brand Formulary	\$30
	Non-Formulary	\$45
Waiting Period for Pre-existing Conditions ²		

* All benefits are subject to the Calendar Year Deductible unless otherwise noted.

** Not subject to calendar year deductible

¹ No Maternity benefits are payable for the first twelve (12) months of coverage.

² Coverage will not be provided for the 12 months following the effective date of this policy for any illness, injury or other condition for which medical advice, diagnosis, care or treatment was recommended or received in the 12 months prior to the effective date.

BLUE VALUE PPO

3,000	3,500	5,000	10,000
\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
\$3,000 \$6,000	\$3,500 \$7,000	\$5,000 \$10,000	\$10,000 \$20,000
Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%
\$2,000 No Limit	\$2,000 No Limit	\$2,000 No Limit	\$5,000 No Limit
\$40 copay for first 6 visits* then Plan pays 70% after deductible is met Plan pays 60% after deductible is met			
Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%
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Plan pays 100%** Plan pays 70%**	NOT COVERED NOT COVERED	NOT COVERED NOT COVERED	NOT COVERED NOT COVERED
\$3,000 copay, then plan pays 100%** \$3,000 copay, then plan pays 70%	NOT COVERED NOT COVERED	NOT COVERED NOT COVERED	NOT COVERED NOT COVERED
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Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%	Plan pays 70% Plan pays 60%
\$100 per day, 30 day maximum; \$3,000 calendar year; \$10,000 lifetime maximum \$100 per day, 30 day maximum; \$3,000 calendar year; \$10,000 lifetime maximum			
\$150	\$150	\$150	\$150
Plan pays 100% after \$150 copay; Not subject to calendar year deductible			
subject to copay & deductible. Plan pays 70% in-network; Plan pays 60% out-of-network			
Plan pays 70% Plan pays 60% 100	Plan pays 70% Plan pays 60% 100	Plan pays 70% Plan pays 60% 100	Plan pays 70% Plan pays 60% 100
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\$300 \$15 (not subject to RX deductible) \$30 \$45	\$350 \$15 \$30 \$45	\$500 \$15 \$30 \$45	\$1,000 \$15 \$30 \$45
12 months from Contract Effective Date ²			

**You can feel good about giving
yourself coverage from the most
trusted name in health insurance -**

Blue Cross Blue Shield!



As with all health plans, there are some exclusions. Your contract does not provide benefits for: Coverage will not be provided for the 12 months following the effective date of the policy for any illness, injury or other condition for which medical advice, diagnosis, care or treatment was recommended or received 12 months prior to the effective date; outpatient services for mental health care and substance abuse treatment; maternity benefits for the first 12 months of coverage, regardless of when the pregnancy occurs (family contracts only); services and supplies not medically necessary or not consistent with the diagnosis, treatment for which payment is made by any local, state or federal government (except Medicaid); services paid under Medicare or the Veterans Administration; any injury or disease related to war, declared or undeclared, or military service; convalescent or custodial care; hair transplants, eyeglasses/contact lenses/radial keratotomy and the examinations associated with them; hearing aids; experimental services; weight reduction or treatment for obesity; dental care and treatment and oral surgery (except for extraction of impacted teeth); physical therapy/occupational therapy, chiropractic care or speech therapy if such services are necessitated by developmental delay.

A full disclosure of all benefits, exclusions and limitations is included in the Contract for this coverage.

Blue Cross Blue Shield of Georgia
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bcbsga.com

Blue Value Select PPO, Blue Value PPO, dental and vision plans are underwritten by Blue Cross Blue Shield of Georgia. Term life insurance plan is underwritten by Greater Georgia Life Insurance Company. Blue Cross Blue Shield of Georgia and Greater Georgia Life Insurance Company are independent licensees of the Blue Cross Blue Shield Association.

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