

# GUIDEPOSTS

The healthcare system can seem like uncharted territory even in the best times, but a few simple tips can help you chart your course.

## 1. Know Where to Go

- Call the BlueCross BlueShield of Illinois (BCBSIL) Health Advocacy Solutions (HAS) team for help finding an in-network doctor
- Use the BenefitLink app to find program information and benefits contacts
- Get the right care for your condition. Use MDLive to call a doctor as your first line of defense for non-emergencies and save the ER for true emergencies

## 2. Ask the Right Questions

- Understand your health plan benefits before your appointment so you know what is covered
- Ask questions about any diagnosis, test, treatment or prescription that is recommended for you
- Research costs on BCBSIL's Blue Access for Members website for recommended procedures and treatment options before you make an appointment. Costs can vary widely based on location
- Ask your HAS advocate if your scheduled procedure is eligible for Member Rewards — you could earn a cash reward by choosing high-quality, lower-cost providers

## 3. Hold on to Your Dollars

- Have a Health Savings Account (HSA) or Flexible Spending Account (FSA)? Make sure you are using these funds to pay for your medical care, tax-free. Note: The CARES Act recently expanded the list of over-the-counter drugs eligible for reimbursement from your HSA or FSA without a prescription, including pain relievers, cold and flu medications, allergy remedies and more
- Wait until you get your Explanation of Benefits (EOB) to pay your medical bills, then make sure you are not paying more than the EOB shows
- If you have to pay up front for a procedure, go back and check the actual bill on your final EOBs. You might be owed a refund



### Not sure where to start?

Call HAS at **(888) 123-4567**, and they will point you in the right direction.



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# CHART YOUR COURSE WITH SAMPLE COMPANY

Tips and Tools to Navigate  
the Healthcare System



# WEATHER THE STORM

Sample Company is here to support you when the waters get rough. Take a look at the resources available at no cost to you to help make healthcare decisions a little easier.

## Your Personal Guide

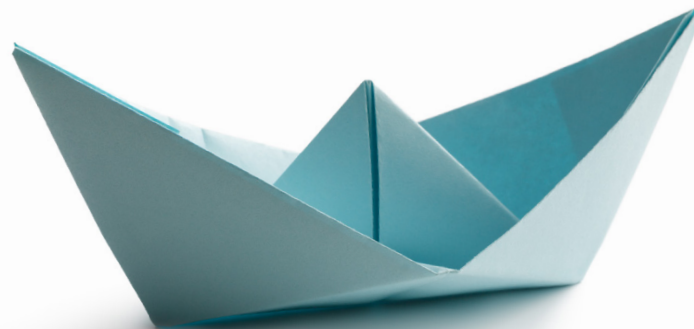
We could all use a personal connection these days. With Health Advocacy Solutions (HAS), you have access to a personal health advocate — a real person who can help you understand your medical coverage, estimate costs, sort out claims and billing issues, connect with other resources and more. HAS is your one-stop shop for all your benefits questions.

Contact your health advocate at **(888) 765-4321** or download the BCBSIL mobile app to live chat.

## Medical Care at Home

In the age of social distancing, telemedicine is your first line of defense if you get sick. With MDLive, you and your family can get treatment for non-emergency issues by phone or video chat without leaving home. Doctors are available 24/7 to diagnose issues, prescribe medications and recommend additional treatment or testing, if needed. Plus, MDLive visits are free with your medical plan — you do not even have to pay a co-pay! Note that you may experience longer than usual wait times for MDLive visits due to high demand.

Get started online at [www.example.com](http://www.example.com) or call **(800) 098-7654**.



## Someone to Talk to

Feeling lonely, sad or afraid? Need some financial advice in these uncertain times? Stressed about childcare options? Sample Company offers an Employee Assistance Program (EAP) through ComPsych to help with issues like these and more. Your benefit includes three visits per issue per year for you and your family members with a licensed professional at no cost to you. EAP representatives are available 24/7, and services are completely confidential. ComPsych also has resources online to help with the challenges of life at home.

Contact the EAP at **(800) 123-4567** or go online to [www.example.com](http://www.example.com) and use Company web ID: **123456**.



## Trusted Results

While most elective surgeries are on hold for now, rest easy knowing that when the time comes, you have access to the best care possible. BCBSIL's Centers of Excellence (COE) are nationally recognized hospitals and specialty care facilities with proven track records of quality care and better outcomes. Use COEs for services such as cardiac care, maternity care or knee and hip replacements.

Ask your HAS advocate about COEs or search for one online at [www.example.com](http://www.example.com).

## WE ARE HERE FOR YOU.

Visit [www.example.com](http://www.example.com) to access all your support resources in one place. Questions? Reach out to the Benefits Service Center at **(877) 123-7890**.

