

# Welcome To The Benefits of *Blue*

To access detailed information regarding any of the following topics, simply visit our Company website at [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) and click on the "Welcome To The Benefits of Blue" icon found on our home page.

You may then click any of the blue topic headings in each box to obtain the information you need.

**Please Note: Your ID Cards will arrive in a separate mailing.**

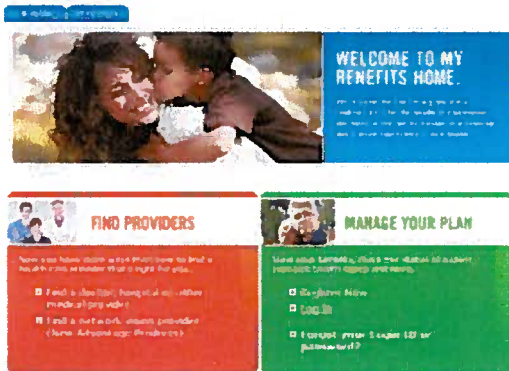
## Member Website

As a member of Highmark Blue Cross Blue Shield West Virginia you will have a wealth of health care information at your fingertips via our innovative internet web site [www.mybenefitshome.com](http://www.mybenefitshome.com).

Through the simple click of the mouse, you can:

- View Claims & Explanations of Benefits
- Request ID Cards
- Find Providers
- Access Health Reference Tools
- Plus, so much more!

### My Benefits



## Network Providers

Need help locating a participating physician, hospital or other health care provider located within our network?  
*Accessing this information is as easy as 1, 2, 3...*

- 1) Highmark West Virginia Website:**  
Simply log onto [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com)
- 2) Additional Websites:**  
You may also log on to [www.mybenefitshome.com](http://www.mybenefitshome.com) or [www.bcbs.com/healthtravel/finder/html](http://www.bcbs.com/healthtravel/finder/html).
- 3) Telephone:** Call Member Services at the phone number located on the back of your Identification Card.

## Benefits Booklet

An electronic version of your Benefits Booklet can easily be found online at [www.mybenefitshome.com](http://www.mybenefitshome.com).

If you do not have Internet access or have questions about your benefits, please contact Member Services at the phone number located on the back of your Identification Card.

# A Better You With Blue



Visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) to learn more about the wide variety of programs offered by Highmark West Virginia to keep our members well and well informed. Learn more about:

- **Online Tools and Resources Powered by WebMD®**
- **Blues On Call**
- **National Wellness Discount Program**
- **Plus Much More!**

## Pharmacy Services

To access a Pharmacy Listing visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com).

Includes West Virginia and Contiguous Counties.

## Coordination of Benefits

Visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) for details on how you can help us determine primary and secondary responsibility to coordinate claim payment benefits for all family members who may have additional health insurance coverage.

*Please Note: All your claims will "pend" and no claim payments will be made until this information is received.*

## The BlueCard Program

Across the country and around the world...  
**We've got you covered!**

Visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) for additional details!

## Case Management

Extra assistance for care coordination when you need it most!

Visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) for additional details!

Highmark has selected Teladoc to make available telehealth and telemedicine services to its members.

## Getting started with Teladoc®



You are only a few minutes away from having 24/7\* access to quality medical care. Teladoc's U.S. board-certified doctors are available to resolve many of your medical issues from wherever you happen to be. Set up your Teladoc account so that when you need care immediately, **we're just a call or click away.**

### Set up your account.

We've made the process quick and easy online. If you do not have access to a computer, call 1-800-Teladoc for assistance.

1. Visit [www.mybenefitshome.com/teladoc](http://www.mybenefitshome.com/teladoc).
2. Click **Set up account**.
3. Provide the required information.

### Complete your medical history disclosure (MHD).

Your MHD provides Teladoc doctors with the information they need to make an accurate diagnosis. Complete your MHD for the most complete care.



**Online:** Visit [www.mybenefitshome.com/teladoc](http://www.mybenefitshome.com/teladoc) and log in to your account. Complete the My Medical History section.



**Paper:** Paper MHDs may be provided by your organization. Allow 14 days for account setup from the time Teladoc receives your form(s).



**Call 1-800-Teladoc:** Teladoc can help you complete your MHD over the phone.

### Request a consultation.

Once your account is set up, request a consultation with a Teladoc doctor anytime\* and anywhere you need it.

### When can you use Teladoc?

Two words: **Anytime\*. Anywhere.**

Teladoc is simply a more convenient, more affordable way to receive quality healthcare.

- When you need care now.
- If you're considering the ER or urgent care center for a non-emergency issue.
- On vacation, on a business trip, or away from home.
- For short-term prescription refills.

### What can you use it for?

Our U.S. board-certified doctors can diagnose, recommend treatment and prescribe medication, if necessary, for many of your medical issues including:

- Cold and flu symptoms
- Bronchitis
- Respiratory infection
- Sinus problems
- Allergies
- Urinary tract infection
- Ear infection
- Pink eye



Visit [www.mybenefitshome.com/teladoc](http://www.mybenefitshome.com/teladoc) or Call: 1-800-Teladoc (835-2362)

Teladoc is an independent company that provides telemedicine services and does not provide Blue Cross and Blue Shield products or services. Teladoc is not a responsible party for telemedicine services.

Highmark West Virginia is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield and the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Inc.

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Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Only phone consultations may be requested when traveling abroad for medical assistance only. \*Teladoc makes available access to consultations to its doctors for phone consultations 24 hours a day, 7 days a week while video consultations are available during the hours of care, 7 days a week.

Highmark has selected Teladoc® to make available telehealth and telemedicine services to its members.

# Teladoc Member Frequently Asked Questions



## What is Teladoc?

Founded in 2002, Teladoc is the first and largest provider of telemedicine/telehealth medical consult in the United States, allowing over 4.5 million members 24/7/365\* access to affordable medical care via phone and online video consults.

## Who are the Teladoc doctors?

Teladoc doctors are U.S. board certified in Internal Medicine, Family Practice or Pediatrics. They average 15 years practice experience and are licensed in your state. Our doctors incorporate Teladoc into their day-to-day practice as a way to provide people with convenient, affordable access to quality medical care.

## Does Teladoc replace my doctor?

No. Teladoc doctors do not replace your primary care physician. Teladoc should be used when you need immediate care for non-emergent medical issues. It is an affordable, more convenient alternative to urgent care and ER visits.

## Is the consult fee the same price, regardless of the time of day or night?

Yes! Teladoc consults are \$38 or less.

## How do I set up my Teladoc account?

Setting up your account is a quick and easy process. Simply visit [highmark.com/teladoc](http://highmark.com/teladoc) and click **Set Up Account**. Follow the online instructions.

## How do I request a consult to talk to a doctor?

Log in to your account at [highmark.com/teladoc](http://highmark.com/teladoc) and click **Request a Consult**. Or you can call **1-800-Teladoc (835-2362)** any time day or night.

## How quickly can I talk to the doctor?

A doctor will call you back in 24 minutes, on average. If you miss the doctor's call (whether you are away from the phone or you have anonymous call blocker on), you will be returned to the bottom of the waiting list. The consult request is cancelled if you miss three calls.

## How do I pay for a prescription called in by Teladoc?

When you go to your pharmacy of choice to pick up the prescription, you may use your health/prescription insurance card to help pay for the medication. You will be responsible for the co-pay based on the type of medication and your plan benefits.

## Can I provide consult information to my doctor?

Yes. You have access to your portable electronic medical record at anytime. Download a copy from your online Teladoc account or call **1-800-Teladoc (835-2362)** and ask to have your medical record mailed or faxed to you.

## Can you provide services related to psychiatric or dental care needs?

Not at this time. Teladoc provides care for non-emergent medical issues.

## If the Teladoc doctor recommends that I see my primary care physician or a specialist, do I still have to pay the Teladoc consult fee?

Yes. Just like any doctor appointment, you must pay for the consulting doctor's time.

## How do I pay for the consult?

You may pay with a credit or debit card.



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# Reduce healthcare cost for you and your members

Teladoc® is the first and largest provider of telemedicine/telehealth medical consultations in the United States, providing over 3 million members 24/7/365\* access to affordable healthcare via phone and video consultations—whenever they need it, from wherever they are.

## What is Teladoc?

Teladoc provides its members with 24/7/365\* access to U.S. board-certified physicians who can resolve many of their medical issues via phone or online video consultations. It is an affordable alternative to costly urgent care and ER visits.

## Why our members use Teladoc?

Teladoc is the only telemedicine/telehealth company that has a national network of physicians who specialize in medical issues for people of any age. We have a 91% medical resolution rate and can provide treatment for:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems
- Ear infection
- Pediatric care
- And more!



Brought to you by



# Teladoc<sup>®</sup>

Visit us: [highmarkbcbswv.teladoc.com](http://highmarkbcbswv.teladoc.com) or Call us: 1-800-Teladoc (835-2362)

## 3 BIGGEST ISSUES IN HEALTHCARE

### COST

Healthcare expenses, premiums and out-of-pocket costs are increasing at twice the rate of inflation, putting the crunch on health plans, employers, unions and patients alike.

At \$38/consultation, depending on your plan benefit, Teladoc is a great alternative to approximately \$150 urgent care visits or \$350 ER visits.

### ACCESS

Americans can't get timely doctor appointments. The result? They go to costly ER and urgent care clinics, or they wait. Then spend half a day away from work for a 4-minute visit.

Teladoc has the largest national network in telemedicine/telehealth today. Our physicians are available 24/7\* and have an average response rate of 22 minutes.

### QUALITY

Retail and urgent care centers often use physician assistants and nurse practitioners. The average physician consultation lasts only 3-5 minutes.

Teladoc uses physicians that are board-certified in internal medicine, family practice, emergency medicine and pediatrics. And there is no time limit to a Teladoc consultation.

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Healthcare coverage  
wherever you go.

When you're a Blue<sup>SM</sup> member, you take your healthcare benefits with you — across the country and around the world. The BlueCard Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you'll be able to find the healthcare provider you need.

To learn more about the BlueCard Program, call your local Blue Plan or visit [www.BCBS.com](http://www.BCBS.com).

### Important

Visit the Blue<sup>SM</sup> National Doctor & Hospital Finder at [www.BCBS.com](http://www.BCBS.com) or call BlueCard Access at 1.800.810.BLUE (2583) to locate doctors and hospitals outside of your Blue Plan's service area in the United States.

**The BlueCard<sup>®</sup>**  
Now, Home Is Where The Card Is<sup>®</sup>

# The BlueCard<sup>®</sup> Program

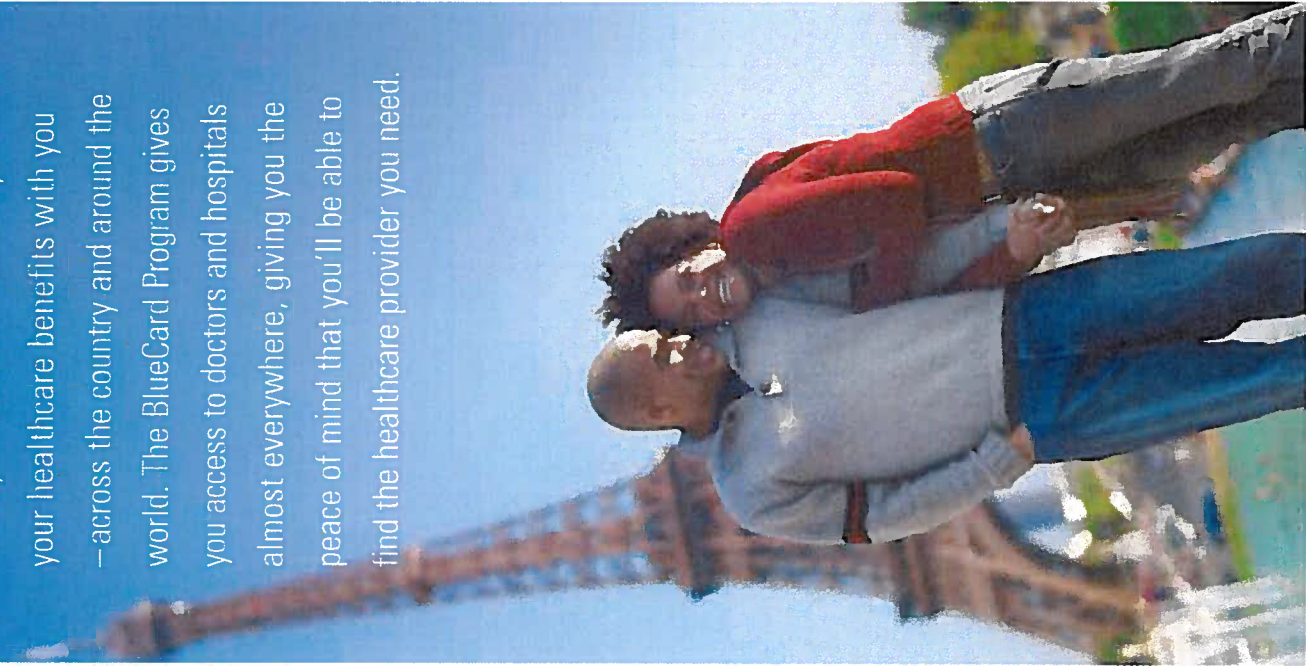


Across the country  
and around the world...  
we've got  
you covered.



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## The BlueCard<sup>®</sup> Program

As a Blue<sup>SM</sup> member, you have more freedom to choose the doctors and hospitals that best suit you and your family. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside of the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide<sup>®</sup> Program.

With the BlueCard Program, you can locate doctors and hospitals quickly and easily. With your Blue Plan ID card handy, follow these steps:

- Visit the Blue National Doctor & Hospital Finder at [www.BCBS.com](http://www.BCBS.com) to locate doctors and hospitals, along with maps and directions to find them.
- Blue Cross and Blue Shield Association launched a Blue National Doctor and Hospital Finder app for iPhone, iPad and iPod Touch, allowing you to quickly search for healthcare providers nationwide. There is no charge to download the app from the App Store, but rates from your wireless provider may apply.
- Call BlueCard Access at 1.800.810.BLUE (2583) for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.

If you're a PPO member, always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.

## Designed to save you money.

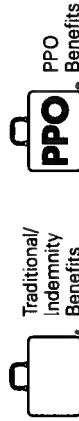
In most cases, when you travel or live outside your Blue Plan's service area, you can take advantage of savings the local Blue Plan has negotiated with its doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates and any applicable out-of-pocket expenses.

## Take charge of your health, wherever you are.

### Within the United States

1. Always carry your current Blue ID card.
2. To find nearby doctors and hospitals, call BlueCard Access at 1.800.810.BLUE (2583) or visit the Blue National Doctor & Hospital Finder at [www.BCBS.com](http://www.BCBS.com).
3. Call your Blue Plan for precertification or prior authorization, if necessary. Refer to the phone number located on your Blue ID card. *Note: This phone number is different from the BlueCard Access number mentioned above.*

4. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefit level through one of these symbols:



After you receive care, you should:

- Not have to complete any claim forms.
- Not have to pay upfront for medical services, except for the usual out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance).
- Receive an explanation of benefits from your Blue Plan.

*In an emergency, go directly to the nearest hospital.*

### Around the world

1. Verify your international benefits with your Blue Plan before leaving the United States as coverage may be different outside the country.
2. Always carry your current Blue ID card.
3. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

4. Please see below for the steps that should be taken for inpatient and professional services.

**Inpatient claim:** Call the BlueCard Worldwide Service Center at 1.800.810.2583 or collect at 1.804.673.1177 when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at participating BlueCard Worldwide hospitals except for the out-of-pocket expenses (non covered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf. In addition to contacting the BlueCard Worldwide Service Center, call your Blue Plan for precertification or preauthorization. Refer to the phone number on your Blue ID card. *Note: this number is different from the phone number listed above.*

**Professional claim:** You pay upfront for care received from a doctor and/or non-participating hospital. Complete a BlueCard Worldwide International claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from your Blue Plan, the BlueCard Worldwide Service Center, or online at [www.BCBS.com/bluecardworldwide](http://www.BCBS.com/bluecardworldwide).

# 10 REASONS TO VISIT US ONLINE



As a Highmark Blue Cross Blue Shield West Virginia member, you get information and tools to help you get well, stay well and manage your health care coverage. Your member website makes it easy and convenient for you to:

## 1. FIND PROVIDERS

Search for doctors, hospitals, urgent care/retail clinics, X-ray/imaging centers, and other medical providers by name or specialty. Review their quality information.

## 2. TRACK AND REVIEW CLAIMS

View up to two years of claims and sort them by member, provider, date and member responsibility.

## 3. COMPARE CARE COSTS

Look up typical medical expenses for care procedures and compare costs at network facilities and hospitals.

## 4. TAKE THE WELLNESS PROFILE

This self-health assessment covers all aspects of your health. It gives you an in-depth health status report and recommends online wellness programs that can help you stay healthy, enhance your health, or better manage a health condition.

## 5. IMPROVE YOUR HEALTH

Learn how to reduce stress, eat sensibly, manage your weight, quit tobacco, or get more active with personalized online digital health assistants.

## 6. RESEARCH HEALTH TOPICS

Get information on a specific health topic or emerging health trends with news articles, a health library, condition guides, e-newsletters, videos and links to relevant health resources across the web.

## 7. STORE YOUR PERSONAL HEALTH RECORD

Keep your health-related information — including providers' names and numbers, office visits, lab results and medication information — in one location you can access anytime from anywhere.

## 8. RATE YOUR PHYSICIAN AND VIEW OTHERS' RATINGS

Share your provider and staff experience and read reviews based on these five key measures: overall satisfaction, appointment availability, communication, office environment and whether you would recommend them.

## CHOOSE CONTACT AND COMMUNICATIONS PREFERENCES

Update your mobile phone number/email, change your password, or select paperless health statements and member communications. Just click the GoGreen icon on the member welcome page and make your selections.

Continued ►





## 9. VIEW THE PREVENTIVE SCHEDULE

Based on recommendations from the American Academy of Family Physicians, the online preventive schedule is a handy reference for your family's health screening and immunizations. Stay up-to-date on required shots, recommended exams and routine screenings.

## 10. GET WELLNESS DISCOUNTS

Take advantage of real savings on quality health-related products and services nationwide through the online Blue365® discount program. Choose from health and alternative medicine services, health magazines, vitamins, massages, diet programs, fitness gear, personal trainers, yoga and tai chi classes, travel and leisure experiences, and much more.

## SIMPLE REGISTRATION

Please have your member ID card handy when you're registering.

*Use the same ID and password to log in to our plan's full site and mobile site. The registration process is the same on both and only needs to be completed once. So, if you're a new user, you can register on either site.*

*Visit Today!*

Just type **mybenefitshome.com** in your Internet or mobile browser to log in or register.

Our mobile site is functional for any smartphone or tablet, and optimized for most iPhones and Android devices.



# myCare Navigator<sup>SM</sup>

HELP IS JUST A PHONE CALL AWAY



## TOP REASONS TO CALL US...



### LOCATE PROVIDERS

Whether they need a primary care physician or specialized care, myCare Navigator helps members find a network doctor who meets their needs.



### MAKE APPOINTMENTS

myCare Navigator helps members get an appointment promptly – even with hard-to-reach specialists.



### SHARE MEDICAL RECORDS

myCare Navigator can help members by requesting that their medical records (including lab results and imaging) be transferred or shared among new or existing providers.



### UNDERSTAND PHARMACY

Generic drug vs. brand-name? What's a formulary? Should you be using a mail order service? myCare Navigator provides the answers that can help members save money.



### MAKE INFORMED CARE DECISIONS

myCare Navigator can direct members to information and resources to make informed, appropriate care decisions.



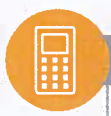
### LOCATE HELPFUL SERVICES

myCare Navigator helps members find resources and services to help provide support for elderly parents or children with special needs.



### MANAGE CARE COSTS

Whether it's assistance with a care claim or with provider billing, myCare Navigator helps members understand and manage their care costs.



### ONE NUMBER FOR ALL YOUR ANSWERS!

**CALL 1-888-BLUE-428**

## YOUR DEDICATED HEALTH ADVOCATE

Call myCare Navigator for answers to your questions and help with these and other care issues. This helpful service is available to you and to your spouse, parents, parents-in-law and dependent children free of charge and free of hassles!