

# CHOOSE BLUE

HEALTH COVERAGE FOR  
INDIVIDUALS AND FAMILIES



# Checklist

☒ Comprehensive benefits

☒ Large provider network

☒ Online wellness programs

☒ Convenient payment options



# ONE STOP SHOP FOR ALL YOUR HEALTH CARE NEEDS

## CHOOSE THE PLAN THAT'S RIGHT FOR YOU

If you need individual health care coverage, Highmark Blue Cross Blue Shield West Virginia (Highmark West Virginia) has three plans that may meet your needs. Each program offers comprehensive benefits and the freedom to see any doctor you choose – in or out of our extensive network. You are covered for doctor visits, important preventive care that's exempt from the deductible and any cost sharing, hospital care, emergency care, prescription drugs – even eye exams. See the enclosed brochure for the vision benefits. An optional maternity benefit is available at an additional cost – at your initial enrollment or at your annual renewal.

### **SUPER BLUE PLUS<sup>SM</sup> 2008 PPO**

SUPER BLUE PLUS 2008 PPO offers you choice of five deductibles to meet your budget needs. This plan features copayments for doctor visits without a deductible and coverage for prescription drugs. For services received in the network, you are covered at the higher level of benefits. For services received out of the network, you are covered at the lower level of benefits.

### **SIMPLY BLUE**

SIMPLY BLUE is right for people who want protection against the high cost of unexpected illness or injury, with a low premium. It is designed to give you coverage at an affordable rate, plus preventive services that can help keep you healthy.

#### Key Features:

- Predictable co-pays
- Affordable monthly premiums
- Pays 80% in network
- Prescription drug coverage
- Preventive care with no extra cost to you

## HIGH-DEDUCTIBLE HEALTH PLAN

The High-Deductible Health Plan is a federally qualified high-deductible health plan as defined by the Internal Revenue Service for use with a Health Savings Account (HSA). The HSA can be used to pay for qualified medical expenses, such as your deductible, coinsurance or dental care. HSAs give you three ways to save on taxes:

- Contributions to an HSA are tax-deductible.
- Any earnings in interest and appreciation in value from your investments are tax-free.
- Withdrawals from your account that are used for eligible expenses are not subject to taxes.

If you choose an HSA designed specifically for Highmark West Virginia members, you can access your account funds, check fund activity and balances, and submit claims online through [www.mybenefitshome.com](http://www.mybenefitshome.com). For more information about the HSA from Highmark West Virginia, please see the enclosed brochure. To open an HSA from Highmark West Virginia, go to [www.mybenefitshome.com](http://www.mybenefitshome.com) or call 1-877-245-0116 and ask for the HSA Application Package.

Though this plan is designed for individuals who wish to enroll in a qualified high-deductible health plan for use with an HSA, it is not a requirement of the plan to do so. This program is also ideal for individuals looking for lower monthly premiums.

Note: For an overview of the most commonly used benefits for each of these plans, please refer to the enclosed benefit grids. If you enroll in one of these plans, you will receive a Certificate of Coverage that includes a complete list of your benefit coverage.



## OUR NETWORK HAS YOU COVERED

Our network of credentialed providers includes 95 percent of the hospitals and 75 percent of the physicians in West Virginia. To find out if your physician is in our network, please call 1-800-533-3627 or visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com) and click on "Member," then "Find a Doctor." You can also visit [www.bcbs.com/healthtravel/finder/html](http://www.bcbs.com/healthtravel/finder/html).

Our extensive preferred pharmacy network includes more than 40,000 pharmacies nationwide.

You also have access to the BlueCard® PPO Program, which allows you to receive the higher level of benefits when travelling outside of the Highmark West Virginia service area. The BlueCard PPO Program includes more than 385,000 Blue Cross Blue Shield Preferred Providers nationwide.

## DENTAL COVERAGE IS AVAILABLE

You can purchase dental coverage\* at an additional cost. Please refer to the enclosed flyer to learn about important dental benefits.

## HIGHMARK WEST VIRGINIA MEMBERS GET MORE

We've packed a lot of extras into Highmark West Virginia coverage — all at no additional cost. Here are some of the health and wellness programs and services that are designed to help you make better lifestyle choices and take charge of your health.



### GO ONLINE FOR YOUR HEALTH

Whether you are looking for a health care provider or managing your claims...want to make informed health care decisions on treatment options...or lead a healthier lifestyle, Highmark West Virginia can help with easy-to-use online tools and re-

sources available at [www.mybenefitshome.com](http://www.mybenefitshome.com). You can get answers to questions about your coverage, review your spending and the costs for services, view your medical and drug claims, explore treatment options, choose a provider, locate a pharmacy, or research diseases, surgeries and procedures.

Through our website, you can access physician and pharmacy directories, request an ID card, order a claim form or send a secure message to our member service department. You can even sign up for e-Delivery of your Explanation of Benefits (EOB) statements.



### PICK UP THE PHONE

Get support from qualified Health Coaches on health care decision-making with Blues On Call<sup>SM</sup>. This 24-hour, seven-days-a-week service, available by phone, email or the Internet, provides you with up-to-date, easy to understand information about medical conditions, treatment options, tests, surgeries, medications and any other medical question you may have.



### SAVE MONEY WITH A DISCOUNT PROGRAM

Highmark West Virginia works hard on behalf of our members to get discounts on health-related products and services, so you can take better care of yourself for less. Save on:

- Fitness center membership
- Massage therapy
- Personal training
- Spas

Just show your Highmark West Virginia ID card when you make a purchase and save money on the spot. To see a list of participating providers online, visit [www.mybenefitshome.com](http://www.mybenefitshome.com).

# Flexible benefits and programs to help guide you toward a healthier lifestyle.



## ENROLL IN A WELLNESS PROGRAM

Highmark West Virginia coverage includes a variety of wellness classes that are available online or by phone. You can enroll in personalized, online, lifestyle improvement programs on nutrition, stress, weight management, healthy food choices and more. You can learn to manage chronic conditions, like diabetes, insomnia, migraines, high blood pressure and cholesterol. If you want help to quit smoking, we offer programs online and by phone. And, if you are expecting a baby, we offer a maternity education and support program.



## GO GREEN PAYMENT OPTIONS

Once enrolled, you can eliminate paper bills and choose one of two easy ways to pay your premium. Online e-Bill payment allows you to have your premium automatically deducted from your checking account on the payment date you choose. If you don't have access to the Internet, you can still authorize your bank to have your premium deducted from your checking account through our Pay-It-Easy® option. You can learn more about our Pay-It-Easy option through additional information that is provided in our New Member Packet. These packets are distributed once you become enrolled as a Highmark West Virginia member.

## THINGS TO CONSIDER BEFORE APPLYING

To provide you with health insurance at the lowest possible rates, these plans require an evaluation of your current health and medical history for acceptance. Based on the information you supply in your application and an evaluation of the degree of risk associated with any reported medical conditions, your application will be accepted or declined. The enclosed rates apply to individuals and families who pass medical underwriting guidelines.

These plans include limitations for pre-existing conditions. If you had continuous coverage with your prior health insurance plan for 12 months or more, Highmark West Virginia will pay your claims with the coverage you choose, and pre-existing condition limitations will not apply. If your coverage with your prior health insurance plan is less than 12 months or you had a lapse in coverage, your Highmark West Virginia plan will not pay for treatment for pre-existing conditions until the balance of the 12-month period has been met with us.

If your application is denied, you may qualify for the Health Insurance Portability and Accountability Act of 1996 (HIPAA). You may be eligible for HIPAA if you meet the following requirements:

- You must have had a minimum of 18 months of prior creditable coverage, with no breaks in coverage of more than 63 days each.
- Your most recent coverage must have been provided through a group, governmental or church plan.
- Your group coverage was not terminated because of fraud or nonpayment of premiums
- You are not eligible for COBRA or you have exhausted all of your COBRA or similar state continuation of coverage
- You are not eligible for or enrolled in Medicare, Medicare Disability (except for dependents under age 26) or any other group, governmental or church health insurance plan.

If you determine that you are HIPAA-eligible and you do not meet the medical screening guidelines, your rate will be substantially higher. Pre-existing condition limitations will not apply.

## HERE'S HOW TO APPLY

1. Complete the enclosed application thoroughly and accurately. Failure to answer each part of the application accurately could constitute insurance fraud and result in the denial or cancellation of your individual coverage. Return the application in the postage-paid envelope provided. Remember – an incomplete application can delay processing time or could result in your application being returned to you.
2. If you have questions about completing the application or the application process, please call our office at 1-800-385-1985, and we will assist you.

## YOU HAVE 30 DAYS TO CHANGE YOUR MIND

Once your application for coverage is accepted, Highmark

West Virginia will mail your enrollment materials directly to your home. If you decide that your plan does not meet your expectations, just call us within 30 days of receiving your ID cards to cancel your coverage. Your premium payment will be refunded promptly with no questions asked.

For additional information about individual plans from Highmark West Virginia, call 1-800-385-1985 or your independent health insurance agent, or visit [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com). We look forward to providing you with health care coverage that meets your needs.

\* Vision coverage is provided by Davis Vision, Inc. Dental coverage is provided by United Concordia Companies, Inc. Davis Vision, Inc. and United Concordia Companies, Inc. are separate companies that administer Highmark West Virginia's vision and dental benefits.



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