

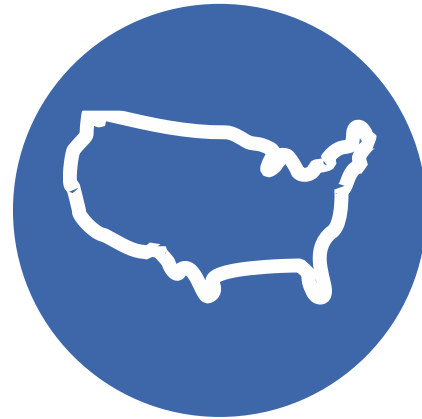


Peace of Mind Through Better Health

Misty McDougal
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Product Manager - Marketplace

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Who We Are



Part of a national
association of 35 Blue plans



75 years of experience
and expertise



Largest health insurer
in Tennessee



Proud to serve
3.3 million members¹



2022 Marketplace Plans

Why Choose Blue in 2022?

- \$0 PhysicianNow telehealth visits in all plans except B07 which is HSA compatible
- New PCP copay plans (Member copay on first 2 visits)
 - Helps remove barriers to care & encourages use of primary care.
- Up to \$100 in Member Rewards
- Choice of 2 Networks in Memphis, Nashville and Knoxville
- Sanitas Medical Centers, exclusively for BlueCross members, for primary and urgent care for the whole family, including weekends
- Medical Home Partnership, working with PCPs, coordinating care, and creating care plans for members.
- Extra support for members with diabetes, asthma, kidney disease, depression and more.



Member Rewards Program

Earn Reward Points

- 100 points = \$25 electronic gift card
 - Choose from Target, Wal-Mart, Amazon or CVS
- \$100 max in gift cards per year
- Points are on calendar-year basis and won't roll over from year to year.

How to Enroll

- Members can sign up by completing a Personal Health Assessment through their online account.
 - ▶ Subscriber and enrolled spouse are both eligible.

Earn Points



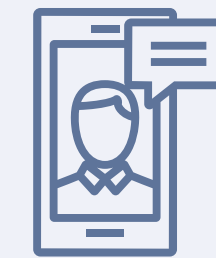
ANNUAL WELLNESS EXAM

100 points



REGISTER FOR PhysicianNow

50 points



USE PhysicianNow

50 points



Flu Shot

100 points

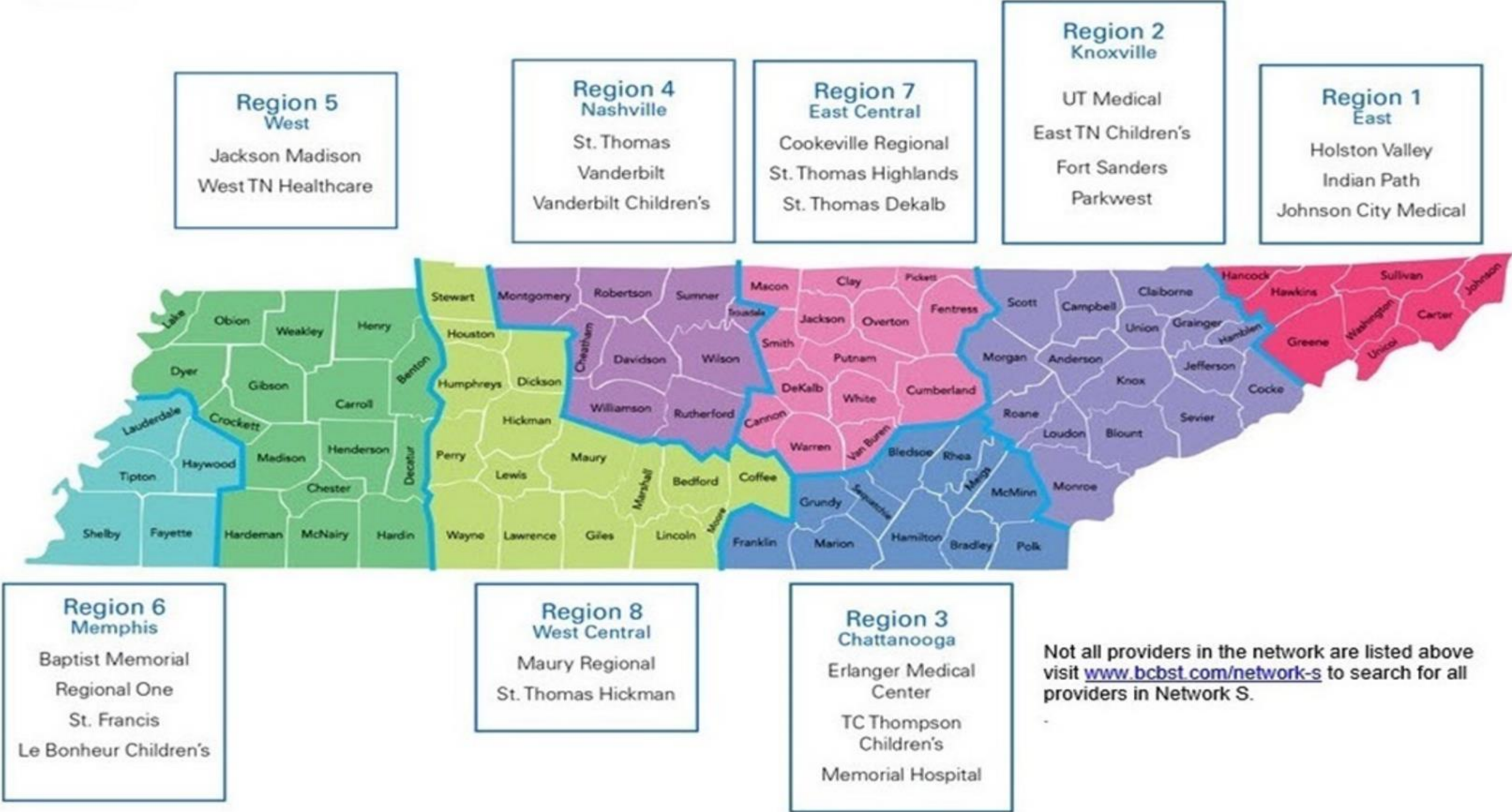


CONNECT A DEVICE & TRACK STEPS DAILY

1 point (each 5,000 steps)

Provider Networks

Blue Network S is Statewide



Provider Networks

Blue Network LSM Available in Memphis, Nashville and Knoxville

- We're expanding Network L, our narrow network launched in Memphis in 2021.
 - ▶ Network L will also be available in Nashville and Knoxville for 2022
 - ▶ Features anchor health system's facilities and physicians:
 - Memphis: Baptist Memorial
 - Nashville: Ascension St. Thomas
 - Knoxville: UT Medical Center/UPA
 - ▶ Memphis and Nashville feature Sanitas Medical Centers for primary and urgent care services
 - ▶ To search for all providers, follow www.bcbst.com/network-l



Sanitas Medical Centers

- We've created tiered plans with **Network L** and **Network S** in Memphis and Nashville offering low copays at Sanitas Centers
- Sanitas Medical Centers are exclusive for BlueCross members, feature same-day appointments, evening hours and telehealth services at all locations, plus, weekend hours and on-site BlueCross staff at select locations.

Online scheduling now available for all eight Sanitas Medical Centers at mysanitas.com/tn.

Memphis:

- Crosstown
- Germantown
- Whitehaven
- Wolfchase

Nashville:

- Antioch
- Cool Springs
- East Nashville
- Murfreesboro



Sanitas Tiered Benefit Plans

- Available in Memphis and Nashville Regions

Network	Plan Name	Deductible	OOP Max	Coins	Sanitas PCP/OV	All Other PCP/OV	Sanitas Urgent Care	All Other Urgent Care	ER	PhysicianNow	Rx
S	Bronze B11 \$25 PCP Copay + Free Telehealth	\$6,400	\$8,550	50%	\$25	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx
S & L	Silver S21 \$10 PCP Copay + Free Telehealth	\$3,900	\$7,100	50%	\$10	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx
S & L	Silver S21 (CSR-A)	\$850	\$6,700	50%	\$5	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx
S & L	Silver S21 (CSR-B)	\$150	\$2,100	50%	\$0	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx
S & L	Silver S21 (CSR-C)	\$0	\$550	50%	\$0	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx
S & L	Gold G07 \$10 PCP Copay + Free Telehealth	\$1,000	\$5,500	55%	\$10	ded/coins	\$50	ded/coins	\$500+ded/coins	\$0	ded/coins \$20/\$50/\$100PRx

Bronze Plans

Plan Name	Network	Deductible ¹	Out-of-Pocket Maximum ¹	Coinsurance after Deductible	Office Visit (PCP)	Urgent Care	Pharmacy	HSA Compatible
Bronze B07	S, L ⁵	\$5,950	\$6,900	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Yes
Bronze B08	S, L ⁵	\$8,700	\$8,700	0%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	No
Bronze B10 (Not available in Memphis or Nashville regions)	S	\$6,600	\$8,150	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No
Bronze B11	S ⁴	\$6,400	\$8,550	50%	Sanitas PCP: \$25 All Other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No
Bronze B13	S, L ⁶	\$5,000	\$8,550	50%	1st - 2nd Office Visits \$0 Additional Office Visits Deductible/Coinsurance	\$50	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No

These plans don't include benefits when you see providers who aren't in your network.

1. Deductible and out-of-pocket amounts listed above are for individual coverage. Deductible and out-of-pocket maximums for family coverage are twice the listed amount, regardless of family size.

2. Preventive drug copay

3. Off-Marketplace plans aren't available on Heathcare.gov

4. Only available in Nashville and Memphis

5. Only available in Nashville, Memphis, and Knoxville

6. Only available in Knoxville

Silver & Gold Plans

Plan Name	Network	Deductible¹	Out-of-Pocket Maximum¹	Coinsurance after Deductible	Office Visit (PCP)	Urgent Care	Pharmacy	HSA Compatible
Silver S01	S	\$725	\$7,000	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No
Silver S04	S, L³	\$3,400	\$7,900	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$10/\$35/\$60 PRx²	No
Silver S20 <small>(Off-Marketplace only)</small>	S³	\$2,900	\$7,000	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No
Silver S21	S⁴, L⁴	\$3,900	\$7,100	50%	Sanitas PCP: \$10 All other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No
Silver S22 <small>Off-Marketplace only</small>	S³,⁴ L³,⁴	\$3,500	\$7,300	50%	Sanitas PCP: \$25 All other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No
Silver S23	S, L⁵	\$3,000	\$8,000	50%	1st - 2nd Office Visits \$0 Additional Office Visits Deductible/Coinsurance	\$50	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No
Gold G06	S	\$2,750	\$6,350	20%	\$35	\$50	\$8/\$35/\$60	No
Gold G07	S⁴, L⁴	\$1,000	\$5,500	45%	Sanitas PCP: \$10 All other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx²	No

These plans don't include benefits when you see providers who aren't in your network.

1. Deductible and out-of-pocket amounts listed above are for individual coverage. Deductible and out-of-pocket maximums for family coverage are twice the listed amount, regardless of family size.

2. Preventive drug copay

3. Off-Marketplace plans aren't available on Healthcare.gov

4. Only available in Nashville and Memphis

5. Only available in Nashville, Memphis, and Knoxville

6. Only available in Knoxville

Silver CSR-A Plans

Low-level CSR plans have an “-A” in their name and are available if your household income is between 201% – 250% of the Federal Poverty Level.

Plan Name	Deductible ¹	Out-of-Pocket Maximum ¹	Coinsurance after Deductible	Office Visit (PCP)	Urgent Care	Pharmacy	HSA Compatible
Silver S01-A Network S	\$350	\$6,700	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No
Silver S04-A Network S & Network L	\$2,500	\$5,000	50%	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance \$10/\$35/\$60 PRx ²	No
Silver S21-A Network S & Network L	\$850	\$6,700	50%	Sanitas PCP: \$5 All Other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No
Silver S23-A Network S & Network L	\$1,400	\$6,000	50%	1st - 2nd Office Visits \$0 Additional Office Visits Deductible/Coinsurance	\$50	Deductible/Coinsurance \$20/\$50/\$100 PRx ²	No

1. Deductible and out-of-pocket amounts listed above are for individual coverage. Deductible and out-of-pocket maximums for family coverage are twice the listed amount, regardless of family size.
 2. Preventive drug copay

Silver CSR-B Plans

Cost-Sharing Reduction Plans

Mid-level CSR plans have a “-B” in their name and are available at the Silver level only if your household income is between 151% – 200% of the Federal Poverty Level

Plan Name	Deductible ¹	Out-of-Pocket Maximum ¹	Coinsurance after Deductible	Office Visit (PCP)	Urgent Care	Pharmacy	HSA Compatible
Silver S01-B Network S	\$150	\$2,000	50%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No
Silver S04-B Network S & Network L	\$1,500	\$1,700	50%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance \$10/\$35/\$60 PRx ²	No
Silver S21-B Network S & Network L	\$150	\$2,100	50%	Sanitas PCP: \$0 All Other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No
Silver 23-B Network S & Network L	\$200	\$2,000	50%	1st - 2nd Office Visits \$0 Additional Office Visits Deductible/ Coinsurance	\$50	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No

1. Deductible and out-of-pocket amounts listed above are for individual coverage. Deductible and out-of-pocket maximums for family coverage are twice the listed amount, regardless of family size.

2. Preventive drug copay

Silver CSR-C Plans

Cost-Sharing Reduction Plans

High-level CSR Plans have a “-C” in their name and are available if your household income is between 100% – 150% of the Federal Poverty Level.

Plan Name	Deductible ¹	Out-of-Pocket Maximum ¹	Coinsurance after Deductible	Office Visit (PCP)	Urgent Care	Pharmacy	HSA Compatible
Silver S01-C Network S	\$0	\$475	50%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No
Silver S04-C Network S & Network L	\$500	\$600	50%	Deductible/ Coinsurance	Deductible/ Coinsurance	Deductible/ Coinsurance \$10/\$35/\$60 PRx ²	No
Silver S21-C Network S & Network L	\$0	\$550	50%	Sanitas PCP: \$0 All Other PCP: Deductible/Coinsurance	Sanitas Urgent Care: \$50 All Other Urgent Care: Deductible/Coinsurance	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No
Silver S23-C Network S & Network L	\$0	\$550	50%	1st - 2nd Office Visits \$0 Additional Office Visits Deductible/Coinsurance	\$50	Deductible/ Coinsurance \$20/\$50/\$100 PRx ²	No

1. Deductible and out-of-pocket amounts listed above are for individual coverage. Deductible and out-of-pocket maximums for family coverage are twice the listed amount, regardless of family size.

2. Preventive drug copay

A man and a woman are walking a large, fluffy, light-colored dog on a leash along a paved path in a park. The woman is wearing a light blue dress and a yellow cardigan, and the man is wearing a blue polo shirt and white pants. They are both smiling and looking at each other. The background shows trees and a body of water. The entire image has a blue overlay.

Member Experience

Value-Based Care Drives Better Outcomes

MORE
APPROPRIATE
CARE

BETTER
CONTROL OF
CHRONIC CONDITIONS

MORE
PREVENTIVE
CARE

LESS
UTILIZATION OF
UNNECESSARY SERVICES

MEDICAL HOME PARTNERSHIP (MHP)

- We've partnered with PCPs to drive efficient, quality care
- Providers work with our embedded care coordinators to
 - Provide individualized support to members based on health history
 - Ensure members receive preventive services, needed tests and coordinated care
 - Track gaps in care, create care plans and monitor overall quality of care



Search for MHP providers using our Find Care tool.

Participating providers will have the MHP logo within their profile.






Personalized Care Management

For Every Stage of Care



HEALTHY







Helping the healthy stay healthy

-  Wellness Portal
-  Digital Self-Guided Programs
-  Full Suite Of Online Resources
-  Fitness Your Way
-  Member Discounts



ACUTE

Helping those with reversible conditions get healthier

-  Care Campaigns
-  Opioid Stewardship
-  Healthy MaternitySM
-  24/7 Nurseline
-  PhysicianNow® Powered by MDLIVE
-  Digital Behavioral Health



CHRONIC







Helping those with irreversible illnesses manage their conditions

-  Behavioral Health
-  Medical Home Partnership (MHP)
-  Chronic Care Management
-  Renal Program
-  Decision Support
-  Musculoskeletal Utilization Management
-  Advanced Radiological Imaging
-  Genetic Testing



COMPLEX

Helping guide, support & reassure those facing treatment options & decisions

-  Catastrophic / Transplant Case Management
-  Oncology Management
-  Advanced Illness
-  High-Cost Claimants
-  NICU Management
-  High-Risk Pregnancy
-  Utilization Management
-  Transition Management
-  Behavioral Health

 EMBEDDED IN PLAN

MEMBERS HAVE CHOICES ON HOW TO COMMUNICATE

AND WE SEAMLESSLY CONNECT THEM TO
MEMBER CARE TEAMS



96% Overall Chat Satisfaction Rate



“Along with the insurance coverage being exceptional your customer service is great. The website is user friendly and the ability to chat via the website is beneficial and works well with my busy schedule. When I have had to call, my questions are answered thoroughly and always with compassion.”

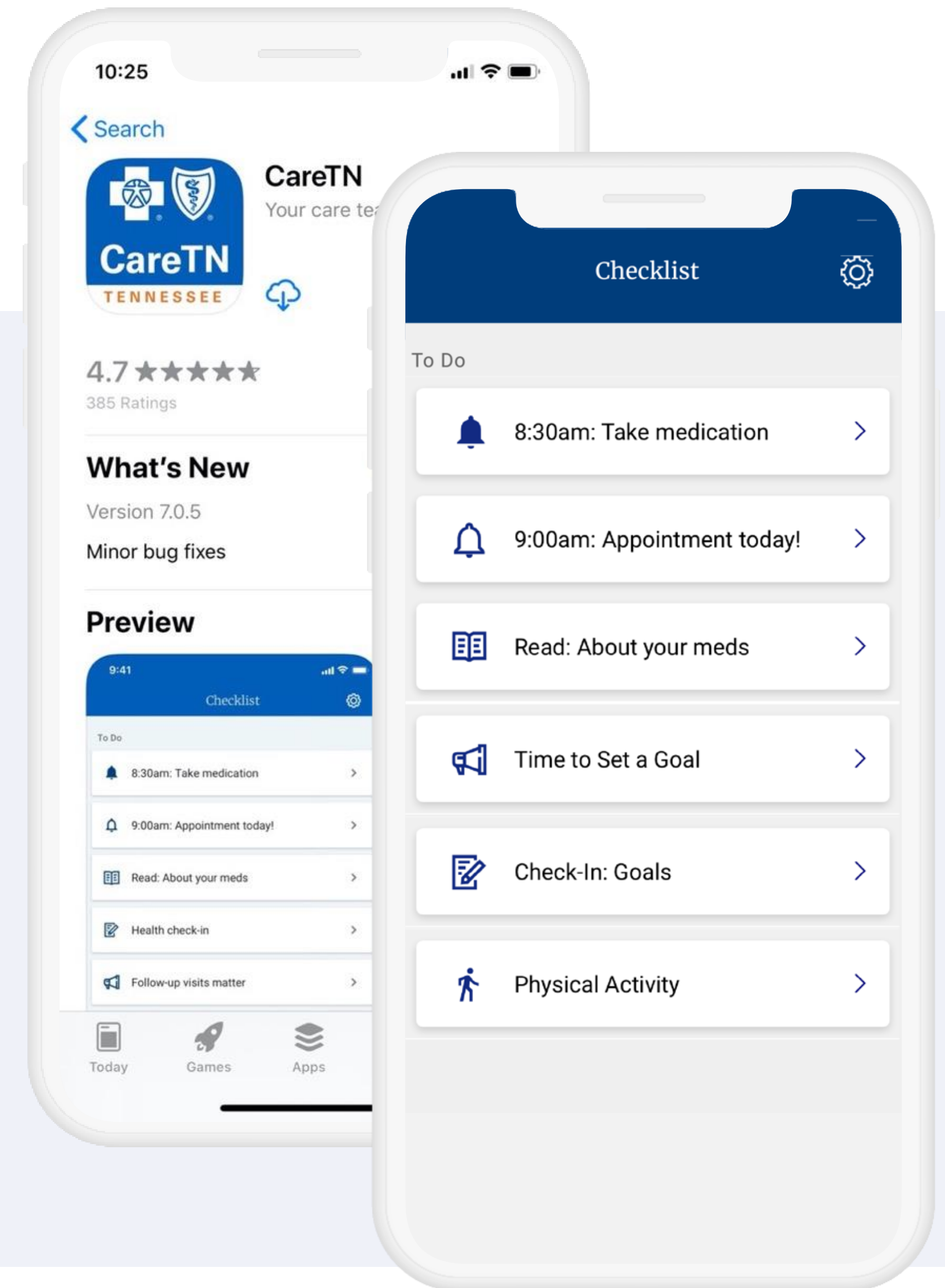


“The chat format is very helpful and easier than a phone call because all the information about me is there when I initiate the chat.”

CareTNSM Mobile App

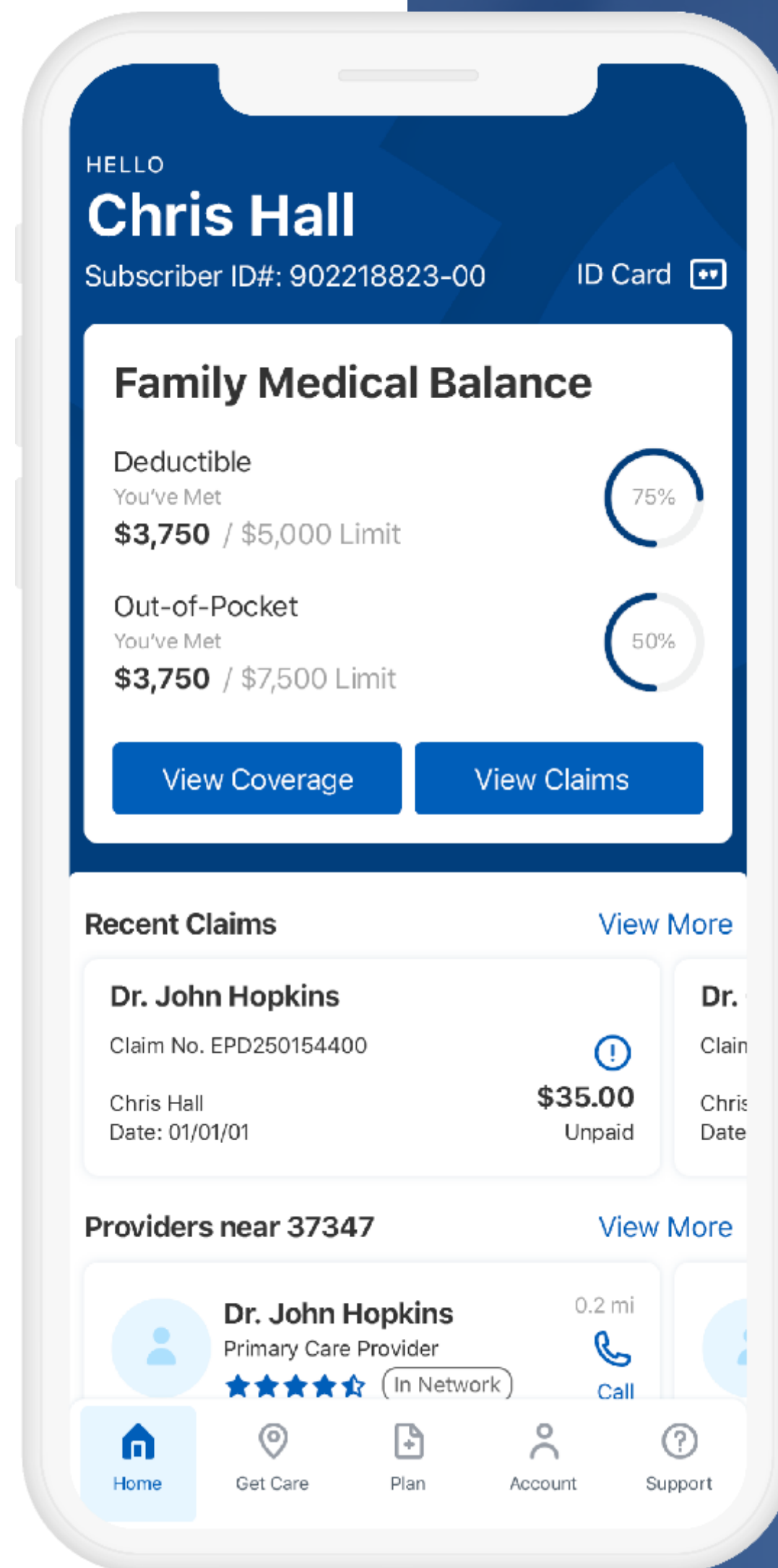
Get Help Managing Your Health

- Personalized, one-on-one care.
- Expert support managing health conditions.
- Secure messaging with a nurse, dietitian or behavioral health specialist.
- Send messages at any time.
- Enjoy videos and read articles picked just for you.
- Add medication reminders.
- Create a daily health checklist.
- Link important medicines and activities to help your care team provide personalized guidance and support.
- Learn about all your health plan benefits.



BCBSTNSM Mobile App

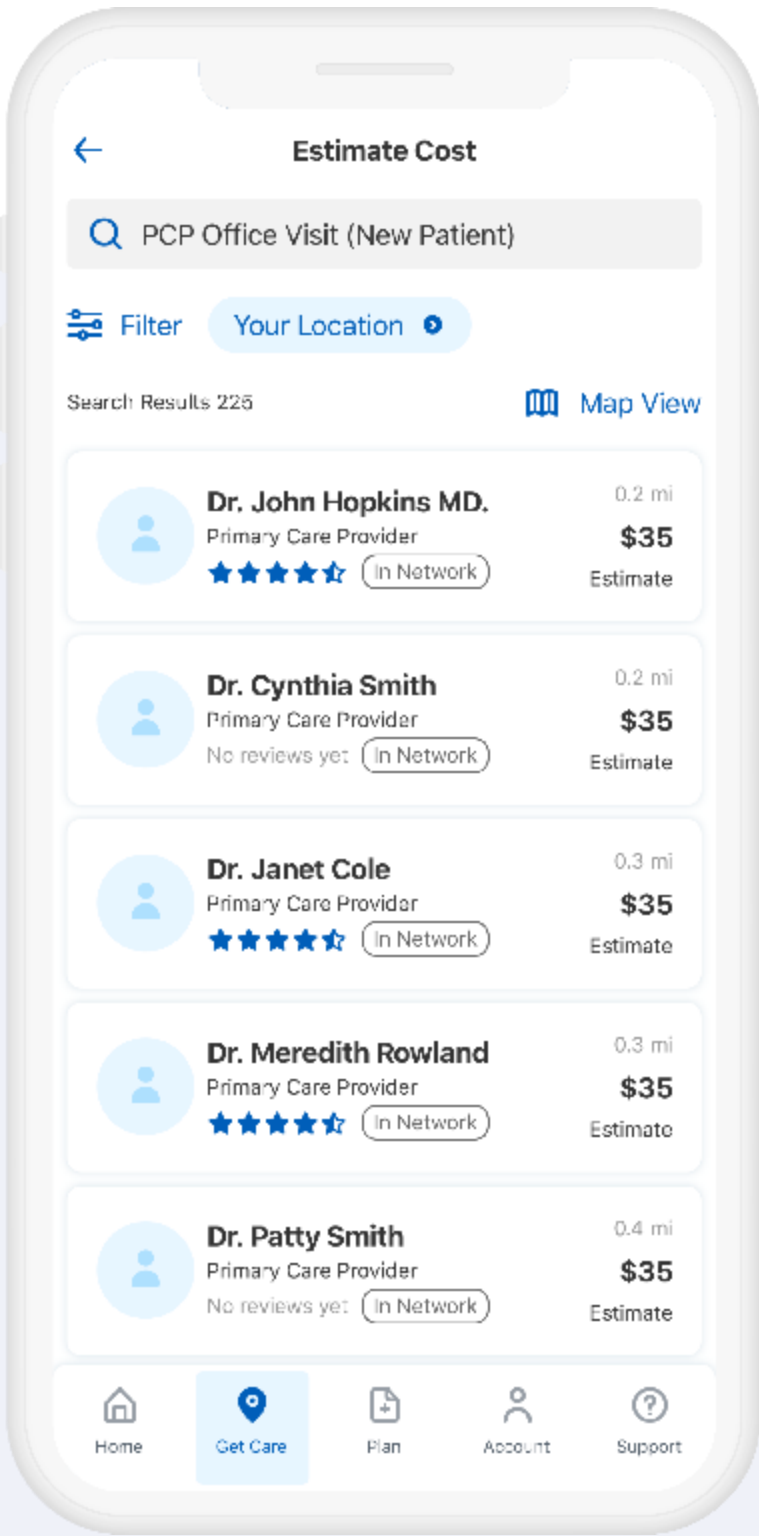
Information at Your
Fingertips



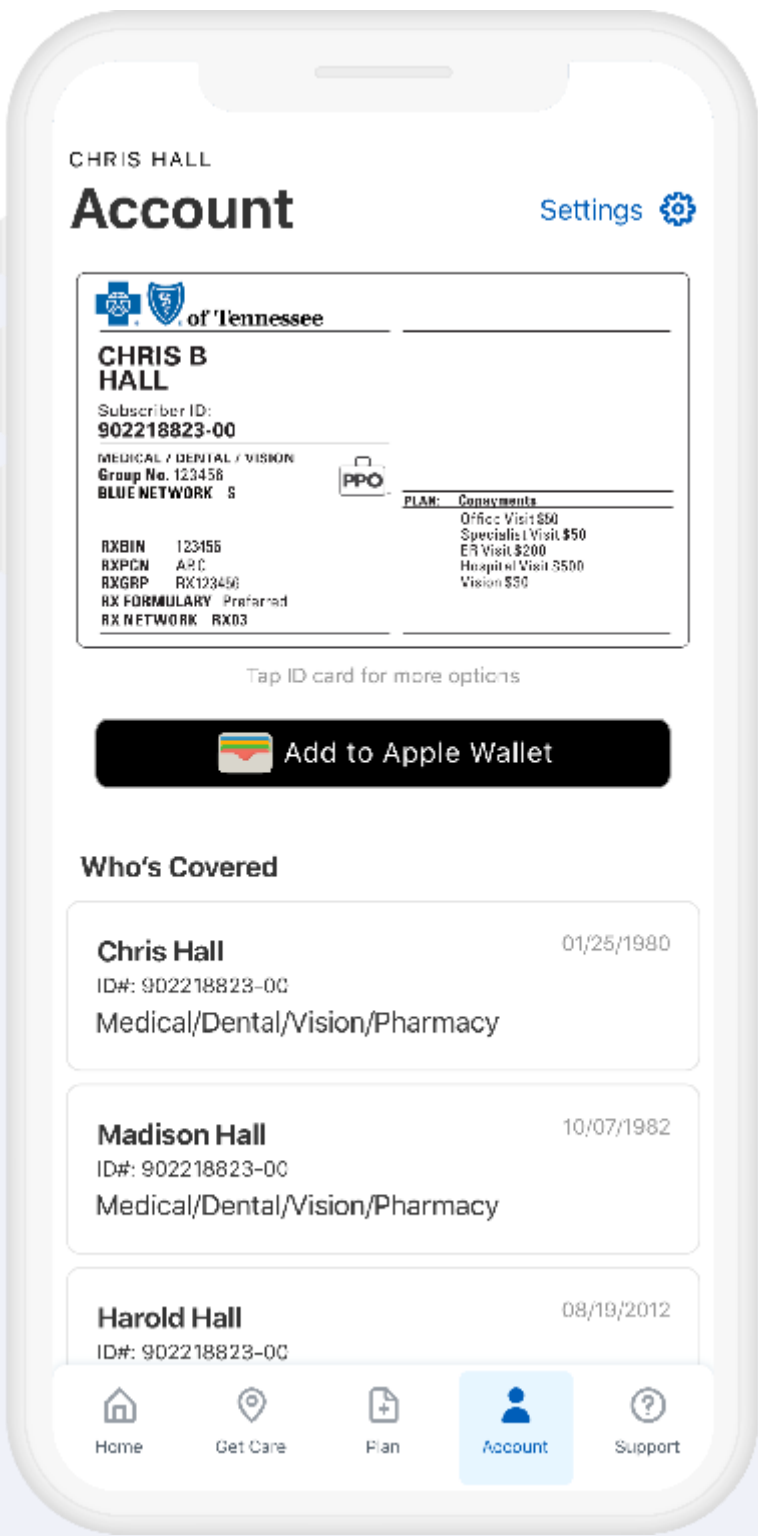
- Securely access your account instantly with fingerprint or FaceID login.
- View your mobile Member ID card and plan information.
- Streamlined access to claims, benefits, coverage details and balances.
- Find a doctor, pharmacy or urgent care.
- Get reminders and push notifications on new discounts and updates.
- Speak to doctors using PhysicianNow.
- Add your member ID card to Apple Wallet.

Consistent Mobile Experience

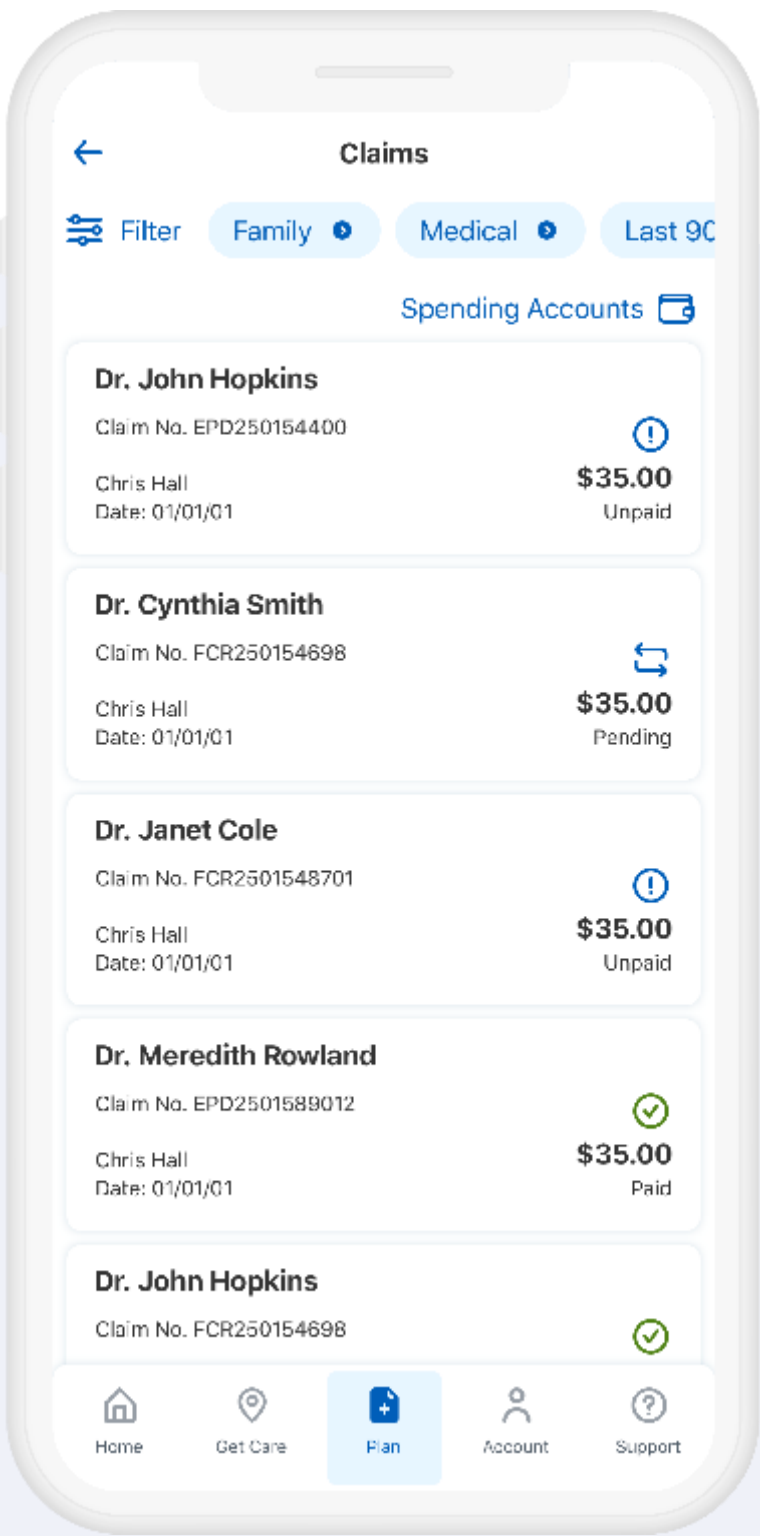
BCBSTNSM Mobile App



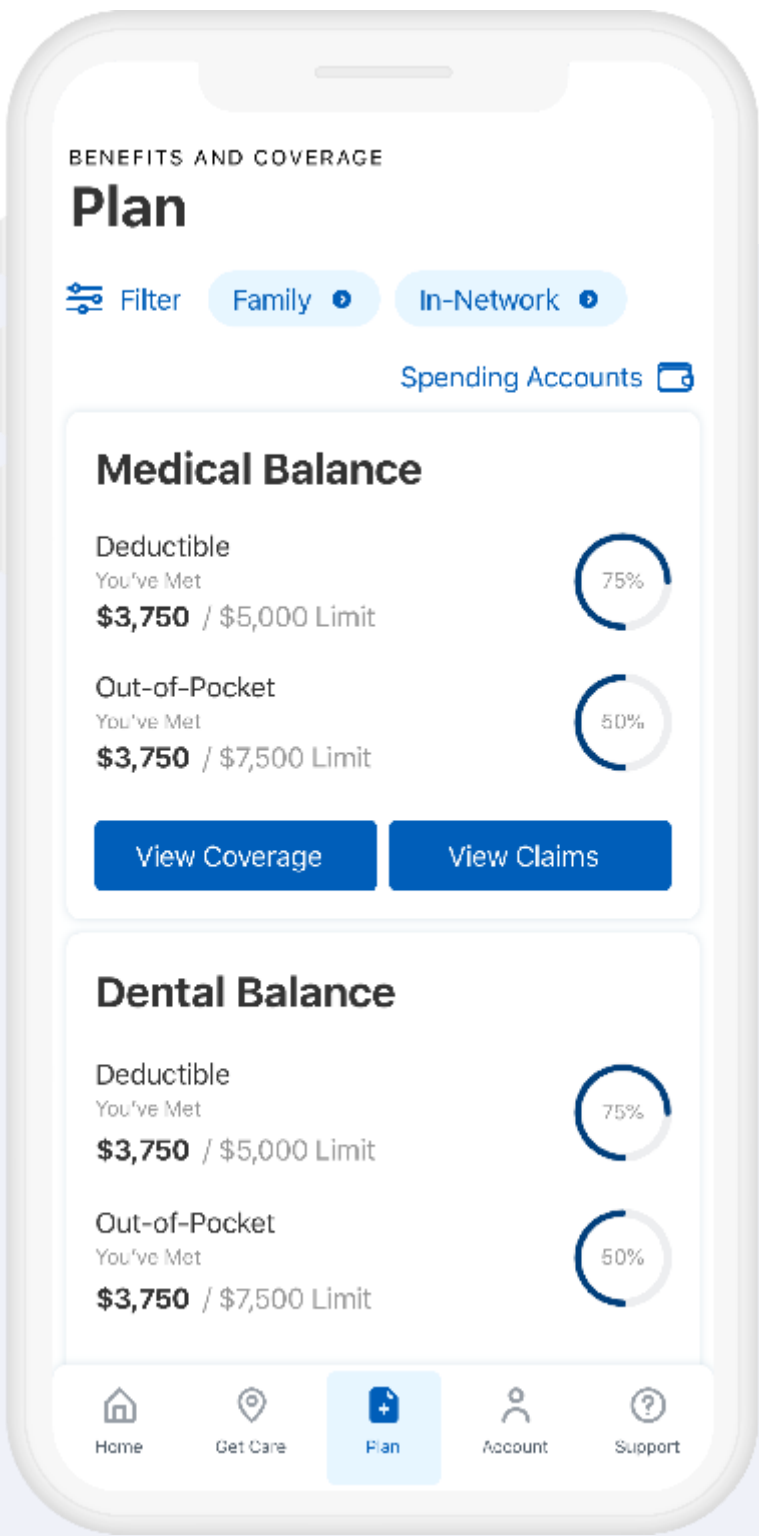
Find a Doctor



Mobile ID Card



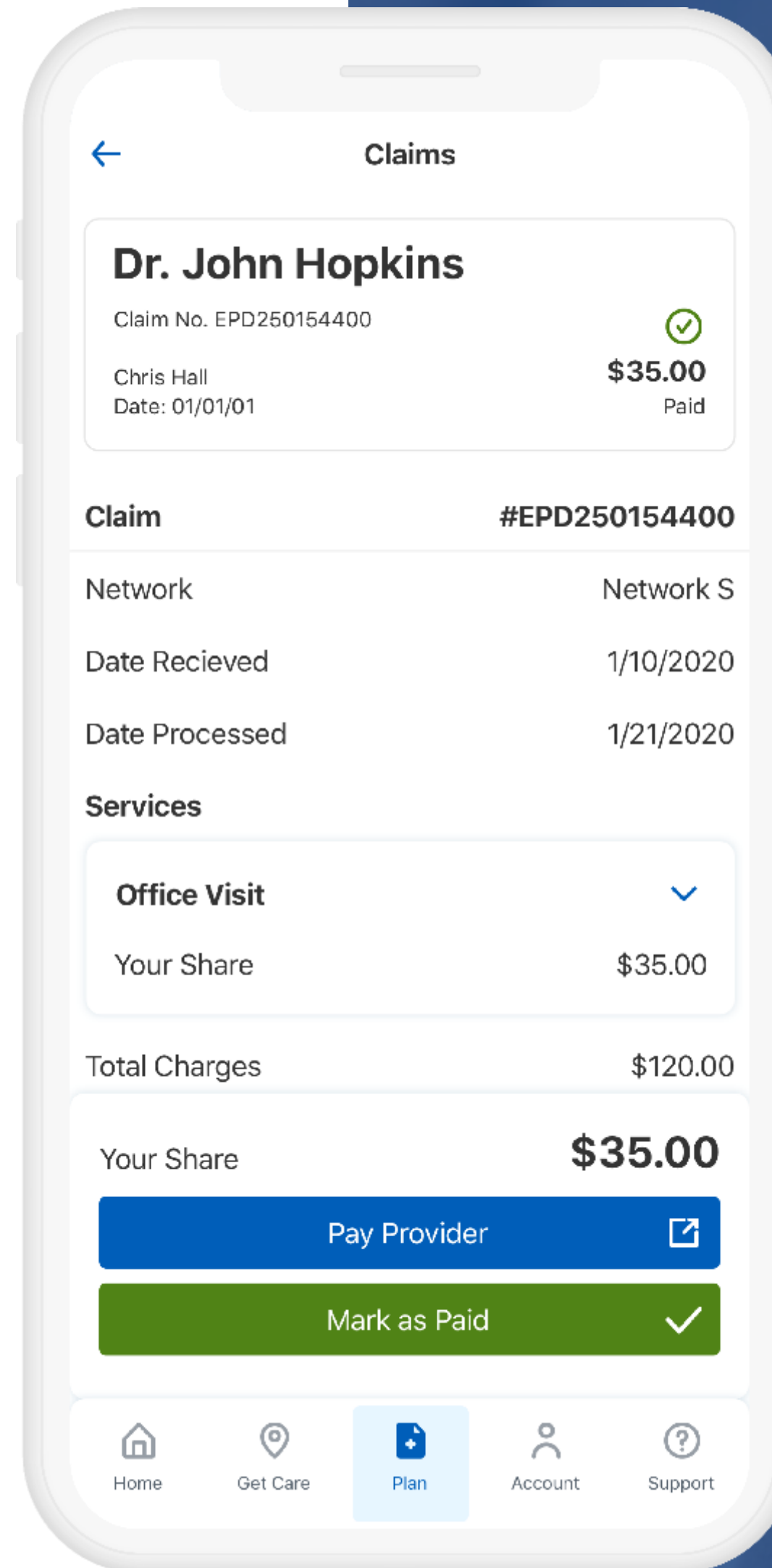
Claims



Balances

Provider Bill Pay

Subscribers can pay providers directly from their claims page in a convenient and easy-to-use format.



- Make full or partial payments on all medical and dental claims
- Fast, reliable, and secure transactions
- Manage claims:
 - ▶ Sort by paid or unpaid
 - ▶ View all payments made through the portal
 - ▶ “Mark as Paid” – if paid during the provider visit
 - ▶ Pay provider through payment portal
- Members can update contact preferences to receive notifications of new claims by email



Premium Payment Types

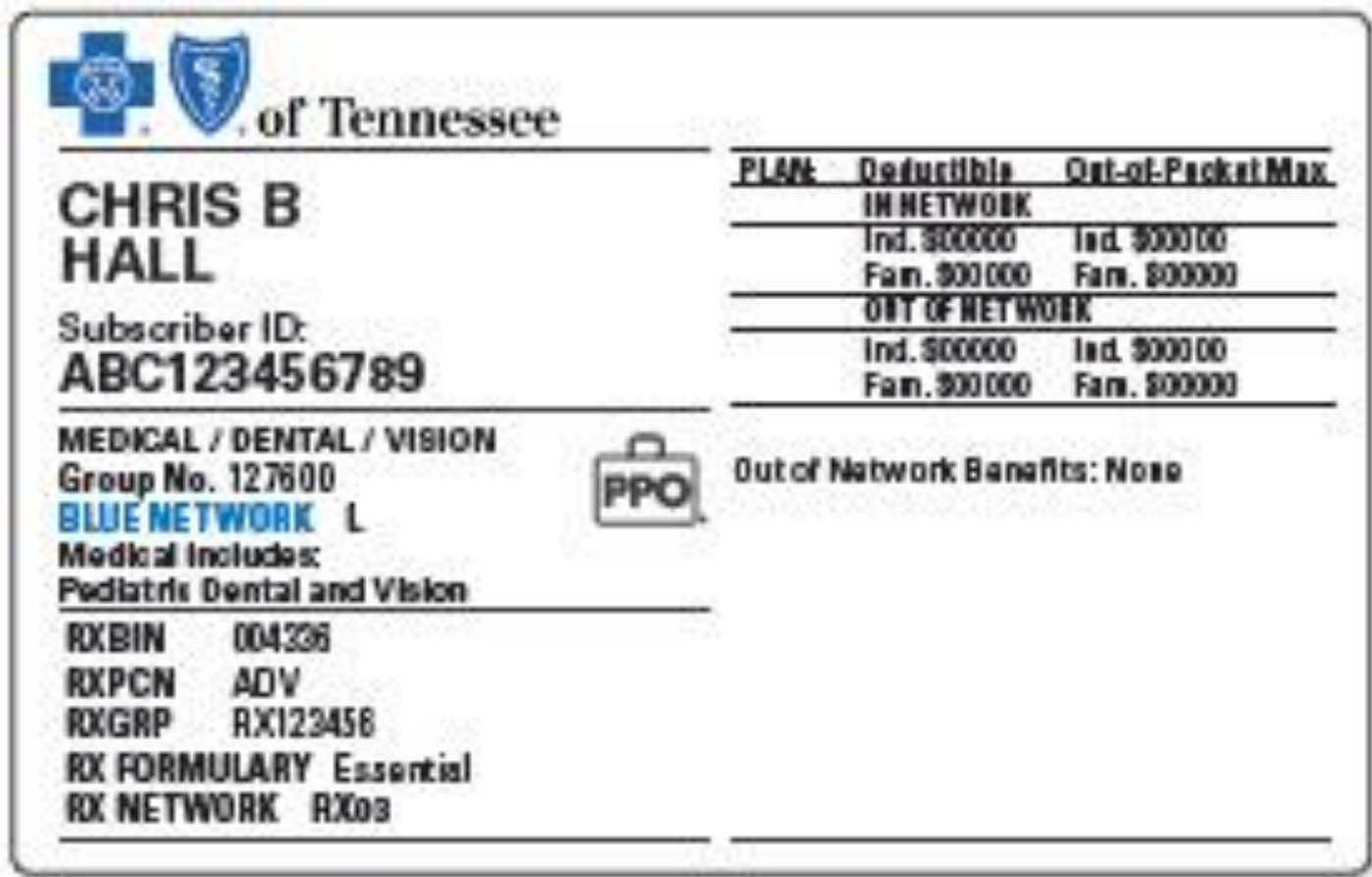
Initial Payment: Can be made by Debit Card and eCheck through Customer Service, IVR or by logging into their account. Members can also mail in a check.

Recurring Payments: Can be set up through bank draft, with the member picking the date they wish for the payment to be made.

Consolidated Appropriations Act (CAA)

ID Card Changes

- ID Cards are now required to show:
 - In-network deductibles and out-of-pocket amounts
 - Out-of-pocket deductibles and out-of-pocket amounts
 - Websites and phone numbers for member to get more information
 - New issued ID cards or digital cards downloaded on or after January 1, 2022, will have this information



We're More Then Insurance

We invest where we live and work because we are committed to a healthier life for the individuals, families and communities we serve.



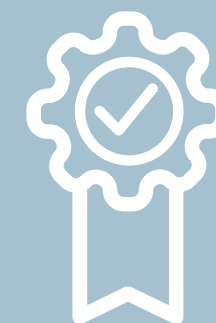
BlueCross Foundation

Building parks and active spaces, encouraging people to build connections – and get healthy – together.



TeamBlue

Volunteering thousands of hours each year mentoring students, serving on nonprofit boards and partnering with a wide variety of community groups to lend helping hands when and where we're needed.



Creating Opportunities

Awarding scholarships to minority students pursuing careers in health care each year and giving to charitable clinics and youth programs.

Welcome to BlueCross BlueShield of Tennessee

If you need further assistance, you may contact one of these BlueCross representatives.

Need Assistance



Billing & Premium Payments

(855) 484--0282



Sales Assistance

(888) 995-7786



Claims & Member Service

(800) 294-3845



Thank You

