



BlueCross BlueShield of Oklahoma



# Health Care Coverage You Need. A Company You Know.

2020

Call 866-303-2583, visit [bcbsok.com](http://bcbsok.com) or contact an independent, authorized agent to get a quote today.

# When It's Time to Get Health Care Coverage, We're Here for You.

Choosing the right health care coverage to protect you and your family starts with a company you know. Blue Cross and Blue Shield of Oklahoma (BCBSOK) has been serving the people of Oklahoma since 1943. As a customer-owned health insurer, our focus is on our members, not shareholders. We work hard to make sure you have choices for your health care coverage.

As health care in America changes, our dedication to our community will stay strong. BCBSOK will be here serving the people of Oklahoma, just as we have for nearly 80 years.



## Your BCBSOK plan includes the following:

- ✓ Choice of many doctors and hospitals
- ✓ Prescription drug coverage, with mail-order program\*
- ✓ Coverage for many preventive care services\*\*
- ✓ Mental health and substance use disorder benefits and services
- ✓ Choice of deductibles
- ✓ Health and wellness programs
- ✓ Member account with tools to help you manage your coverage

\* Learn more about prescription drug coverage on page 5.

\*\* Many in-network preventive services are covered at 100%. Refer to the Summary of Benefits and Coverage for benefit details.



Call us toll-free  
at 866-303-2583.



Visit us online  
at [bcbsok.com](http://bcbsok.com).



Contact your independent, authorized  
Blue Cross and Blue Shield  
of Oklahoma agent.

# Signing Up for Health Care Coverage

Getting your health care coverage with BCBSOK is an important decision. Here are a few things to consider before signing up.



## When do you sign up?

You can sign up for coverage during the Open Enrollment Period, which begins **November 1, 2019**, and ends **December 15, 2019**. For most people, this is the only chance to sign up for individual health care coverage for 2020.

Some people may be able to sign up after the Open Enrollment Period. You may qualify for Special Enrollment if you have had a major life change, such as a new child, divorce, or job loss.



## Can you get help paying for your coverage?\*\*\*

Based on your income, family size and the type of plan you choose, you may be able to get financial help when you buy through the Health Insurance Marketplace in Oklahoma.

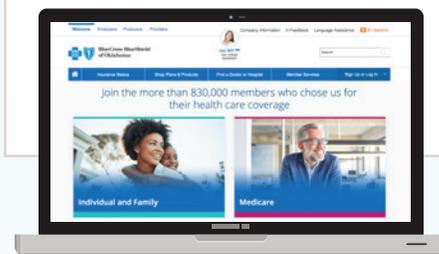
\*\*\* If you are Native American, the cost-sharing amounts and income levels may be different. Please call 866-303-2583 or contact an independent, authorized BCBSOK agent for more details.



## How can you sign up?

Start at [bcbsok.com](http://bcbsok.com). You can compare your options, see different benefit levels and get an online quote. You can even see if you qualify for help paying for your plan.

You may also learn more by contacting an independent, authorized BCBSOK agent.



## Words to Know

**Benefits** – The health care items or services covered under a health plan.

**Coinsurance** – The percentage of the cost you pay for a covered service, while your health plan pays the rest (after you meet your plan's deductible). You pay coinsurance until you reach your out-of-pocket maximum, then your plan will pay 100 percent of the cost. See your Summary of Benefits and Coverage.

**Copayment (copay)** – The set dollar amount you pay for covered services at the time you receive care or when you pick up a prescription drug. The amount may be different depending on the covered service or prescription drug. See your Summary of Benefits and Coverage.

**Deductible** – The amount you pay for most covered services before your health plan starts to pay. The deductible resets at the beginning of the calendar year or when you enroll in a new plan. Some covered services may have a per-occurrence deductible. See your Summary of Benefits and Coverage.

**In network** – Services you receive are considered in network when you use a doctor or other health care provider that has a contract with your health plan. Generally, you may pay less out of pocket when you use a doctor, hospital, or other provider in your plan's network.

**Out-of-pocket maximum** – This is the most you have to pay out of your own pocket for in-network health care expenses during a plan year. Deductibles, coinsurance, copays and other expenses for in-network essential health benefits (EHBs) apply to this amount.

# Blue Preferred PPO<sup>SM</sup> and Blue Advantage PPO<sup>SM</sup>

BCBSOK offers two PPO options with access to different provider networks — Blue Advantage PPO and Blue Preferred PPO. Here’s an overview of how these BCBSOK plans work.

Blue Preferred PPO		Blue Advantage PPO	
<ul style="list-style-type: none"> <li>• May have higher monthly premiums</li> <li>• A choice of doctors and hospitals throughout the state</li> </ul>		<ul style="list-style-type: none"> <li>• May have lower monthly premiums</li> <li>• A choice of doctors and hospitals in select areas*</li> </ul>	
Premium	Choice of Doctors	Premium	Choice of Doctors

Networks vary and may not include every doctor or hospital in your area, so it is important to research your plan’s network before you buy. Also, depending on where you live, some plans may not be available to you. Please visit [bcbsok.com](http://bcbsok.com) or call 866-303-2583 for more information.

\* Blue Advantage PPO plans may not be available where you live.

## Health Plans to Fit Every Budget

We have three levels of health care plans available — bronze, silver and gold. Each plan has different benefits and costs, so be sure to choose the one that fits your needs best. All plans include the same essential health benefits.

BRONZE PLANS	SILVER PLANS	GOLD PLANS
<p>Lowest premium costs</p> <p>Higher out-of-pocket costs when you receive care</p>	<p>Higher premium costs than Bronze plans</p> <p>Lower out-of-pocket costs than Bronze plans</p>	<p>Higher premium costs than Silver plans</p> <p>Lower out-of-pocket costs than Silver plans</p>
<p>Plan pays <b>60%</b></p> <p>You pay <b>40%</b></p>	<p>Plan pays <b>70%</b></p> <p>You pay <b>30%</b></p>	<p>Plan pays <b>80%</b></p> <p>You pay <b>20%</b></p>

The percentages shown reflect the average total cost for members, including all deductibles, copays and coinsurance. Your actual costs and ratios may vary based on your specific plan and usage. Please refer to the Summary of Benefits and Coverage for more information.

# Our Security and Dental Plan Options

Learn more about these options by visiting [bcbsok.com](http://bcbsok.com) or contacting your independent, authorized agent.



## Blue Preferred Security PPO<sup>SM</sup>

This is a special catastrophic health care plan for certain people under age 30 and some people with low incomes. This plan has lower premiums than other health plans, but has higher deductibles.



## BlueCare Dental<sup>SM</sup>

BCBSOK has options to provide you and your family with dental coverage. Our dental plans provide coverage for cleanings, preventive services and much more.

## Is a Health Savings Account (HSA) Right for You?\*

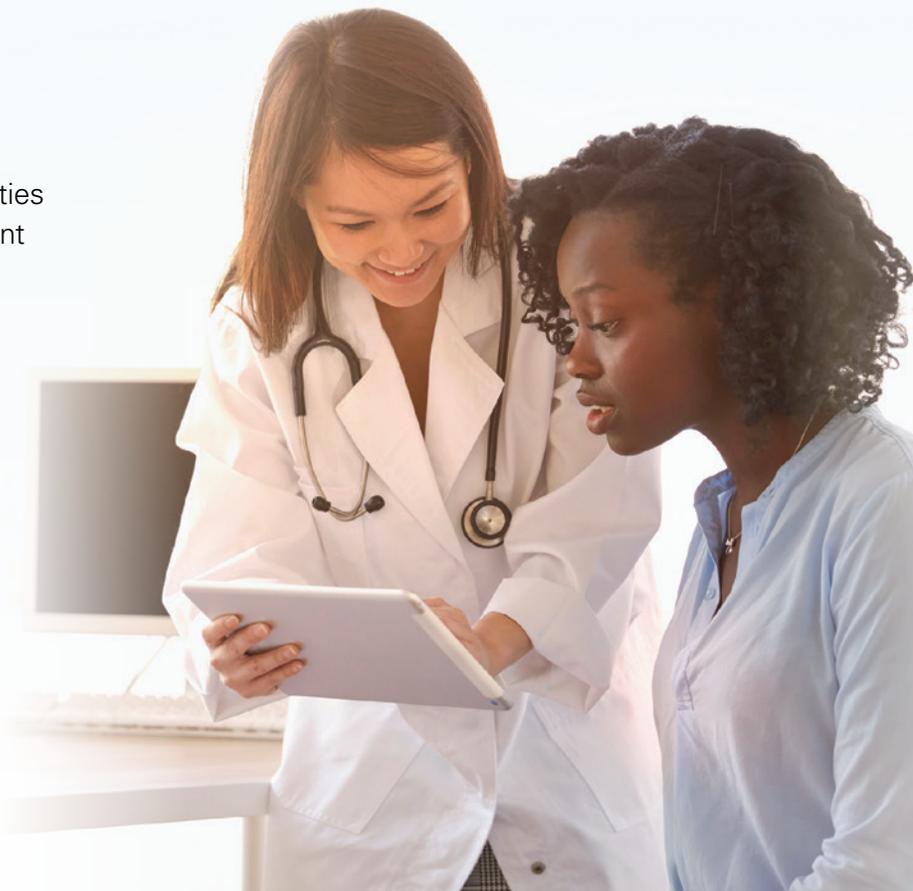
An HSA is a special savings account that you may use to cover a wide range of qualified medical expenses. An HSA helps you to take charge of your health and be responsible for how you spend your health care dollars. For many people, using an HSA is an effective way to help manage the costs of health care. Not all plans are HSA compatible. Visit [bcbsok.com](http://bcbsok.com) or speak with an independent, authorized agent to learn more.

**Notice:** If you get cost-sharing reductions under your health plan that have the effect of reducing the deductible below the federal government's minimum deductible, you may not be eligible to contribute to a Health Savings Account.

\*\* As a reminder, a Health Savings Account (HSA) has tax and legal ramifications. Blue Cross and Blue Shield of Oklahoma does not provide legal or tax advice and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax adviser regarding the tax consequences of specific health insurance plans or products.

## Health Care Services That Work for You

To help our members get care in their communities when they need it, we provide case management and utilization management services. We can help you find a new doctor when your child turns 18 and moves from the care of a pediatrician to an adult level of care with a non-pediatrician primary care doctor. We can also help members locate an OB-GYN for specialty care without referrals. You can find out about services that need preauthorization and how to preauthorize at [bcbsok.com](http://bcbsok.com) or by calling BCBSOK at 866-303-2583.



# What are Essential Health Benefits?

Our health care plans cover in-network, basic services that are considered essential to good health. These include:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive services and chronic disease management
- Pediatric services, including oral and vision care

## Prescription Drug Coverage

### BENEFIT FROM PRESCRIPTION DRUG COVERAGE, INCLUDED IN ALL OUR HEALTH PLANS



**Cost savings:** You may pay less when you choose generic medicines from our drug list. You also may save when you get up to a 30-day supply of a covered prescription drug from a preferred pharmacy. Talk to your doctor about what is right for you.



**Time savings:** Maintenance medications are those drugs you take on a regular basis. You can have up to a 90-day supply of these medications delivered directly to you through the mail order program or at a retail preferred pharmacy participating in the Preferred Pharmacy Network.\*



**Convenience:** You can use your benefits at many pharmacies. Just show your member ID card at the pharmacy to use your benefits. You may receive lower prices at some pharmacies than others. Visit [bcbsok.com](http://bcbsok.com) to search for pharmacies that may provide the most cost savings.



**Online resources:** You can search the drug list, find a pharmacy, see your claims, order through home delivery, and get an estimate of your cost for a medication 24/7 by logging in to Blue Access for Members<sup>SM</sup> at [bcbsok.com](http://bcbsok.com).

\*The Preferred Pharmacy Network does not apply to 100% cost sharing plans.

The relationship between Blue Cross and Blue Shield of Oklahoma and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC.

Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Oklahoma contracts with Prime Therapeutics to provide pharmacy benefit management and other related services. Blue Cross and Blue Shield of Oklahoma, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC.

# Get the Most From Your BCBSOK Membership

At Blue Cross and Blue Shield of Oklahoma, we want you to be well. Our goal is to help you live a healthier life. We work hard to provide our members with choices to help manage their health.



**Blue Access for Members** Create an account and sign in at [bcbsok.com](http://bcbsok.com) to find out more about your policy. You can check the status of claims, pay your bill, sign up to get your health plan information electronically instead of by mail, print a temporary ID card, view up to 18 months of claims history and more.



**BCBSOK App** Download the BCBSOK App to find a doctor, pharmacy, hospital or urgent care facility. You can also view your ID card and see your benefit information.



**Provider Finder**<sup>®</sup> Quickly find your nearest network doctor, hospital or clinic with this easy-to-use online tool. Review provider credentials, search by specialty and read reviews. With many plans you can also look up costs for general health visits as well as many specific procedures and more.



**Virtual Visits** You can talk to a doctor live on your phone or computer. Get diagnosed for certain conditions right away and even have an electronic prescription sent to your pharmacy.



**24/7 Nurseline** is a service where registered nurses listen to your health concerns, give you common health information and tips, and advise you on where to go for care if you need it.



**Blue365**<sup>®</sup> is our member discount program. Save on things like exercise equipment, health club and gym memberships, weight loss programs, stop smoking programs, health products and more.\*\*



**Well onTarget**<sup>®</sup> provides tools and resources to help guide you toward your health and wellness goals. Take a self-management program, access the health library, use symptom checkers and health trackers and track your fitness.



Learn more about these programs at [bcbsok.com](http://bcbsok.com).

\*\*Blue365 is a discount program only for BCBSOK members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSOK does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSOK reserves the right to stop or change this program at any time without notice.

Virtual visits may not be available on all plans. Non-emergency medical service in Montana and Oklahoma is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

Depend on a company with nearly  
80 years of experience in Oklahoma.

## Enroll Today



Call us toll-free  
at 866-303-2583.



Visit us online  
at **bcbsok.com**.



Contact your independent, authorized  
Blue Cross and Blue Shield  
of Oklahoma agent.

### Privacy Practices

Please visit the website at [bcbsok.com](http://bcbsok.com) to view a copy of our policies and procedures regarding collections, use and disclosure of Protected Health Information (PHI).

### Notice Regarding Your Benefits

To get information about covered and non-covered benefits, go to [bcbsok.com](http://bcbsok.com), contact your independent, authorized Blue Cross and Blue Shield of Oklahoma agent or call our Sales Center toll-free at 866-303-2583.

Blue Cross and Blue Shield of Oklahoma is a Qualified Health Plan Issuer on the Health Insurance Marketplace in Oklahoma.  
Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

600285.0719



**Health care coverage is important for everyone.**

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator  
300 E. Randolph St.  
35th Floor  
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960  
Email: [CivilRightsCoordinator@hcsc.net](mailto:CivilRightsCoordinator@hcsc.net)

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદાક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anáníłwo'ígíí, na'ídiłkidgo, ts'ídá bee ná ahóótí'i' t'áá níik'e níká a'doolwoł dóó bína'ídiłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'i' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.