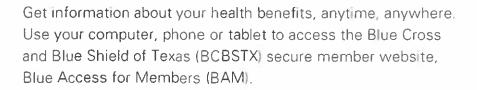


Get all the advantages your health plan offers



With BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Find Spanish-speaking providers
- Request a new ID card or print a temporary one
- Visit Health Care School to see articles and videos to help you make the most of your benefits

It's easy to get started

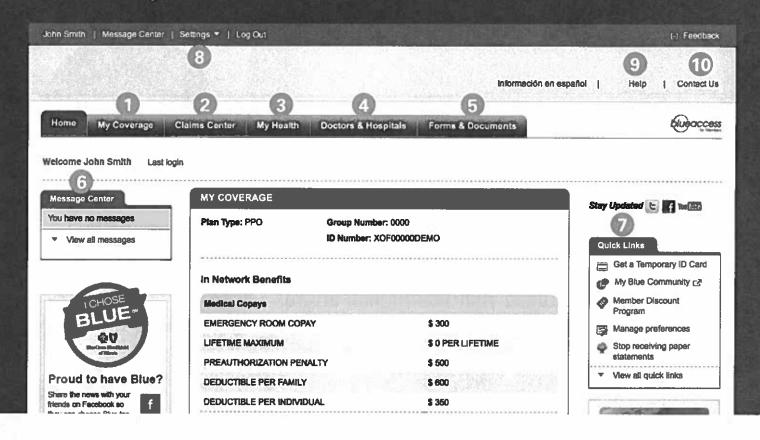
- Go to bcbstx.com/member
- 2 Click Register Now
- Use the information on your BCBSTX ID card to complete the registration process.



Text* BCBSTXAPP to 33633 to get the BCBSTX app that lets you use BAM while you're on the go.

*Message and data rates may apply

Find what you need with Blue Access for Members



- My Coverage: Review benefit details for you and family members covered under your plan.
- 2 Claims Center: View and organize details such as payments, dates of service, provider names, claims status and more.
- **My Health:** Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4 Doctors & Hospitals: Use Provider Finder® to locate a network doctor, hospital or other health care provider, and get driving directions.
- 5 Forms & Documents: Use the form finder to get medical, dental, pharmacy and other forms quickly and easily.
- 6 Message Center: Learn about updates to your benefit plan and receive promotional information via secure messaging.
- Quick Links: Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.
- 8 **Settings**: Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at anytime.
- 9 **Help:** Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.
- 10 Contact Us: Submit a question and a Customer Service Advocate will respond by phone or through the message center.



Confused About Where to Go for Care?

Smart health care choices may save you money.

go when you have an ear infection, or you are generally not feeling well? The emergency room can be an expensive option Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you The chart below may help you figure out when to use each type of care

providers in your area at bcbstx.com or by calling the Customer Service number on the back of your When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network



Virtual Visits

 Available 24 hours a day, seven days a week

Access to care for non-emergency

medical issues whether you're at

home or traveling

 Doctor-to-patient and therefore able to

Based on your location, consult

Average wait time is



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care

store hours Based upon retail

- relationship established of medical history treat, based on knowledge
- 24 minutes

Powered by MDLIVE

Average wait time is less than

at MDLIVE.com/bcbstx or with phone at 888-680-8646, online with a board-certified doctor by

the MOLIVE® mobile app1



Retail Health Clinic

- Usually lower out-ofpocket cost to you than urgent care
- convenient, low-cost and pharmacies to provide Often located in stores medical problems treatment for minor



Generally includes

- Often used when your emergency and there is no true
- Many have online and/or telephone



Urgent Care Provider

- evenings, weekends and holidays
- doctor's office is closed
- Average wait time is 11-20 minutes³



Upen 24 hours, seven

Hospital ER

days a week

Average wait time is

4 hours, 7 minutes

- If you receive care to pay more. Providers charge you more than which means they may may "balance bill" you outside the network provider, you may have from an out-of-network your health plan's tee
- Multiple bills doctors and facility tor services such as



Freestanding ER

- Open 24 hours, seven days a week
- Could be transferred to a hospital ER based on medical situation
- Services do not include trauma care
- Many freestanding ERs are out-of-network. If bill" you, which means more. Providers outside out-of-network provider, you may have to pay you receive care from an than your health plan's fee they may charge you more the network may "balance
- All freestanding ERs you see.3 other bills for each doctor urgent care centers do charge a facility fee that not. You may receive

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.