

Valuable Benefits

Included with Your Membership

With AcademicBlue, students have access to an array of value-added products and services. These benefits include health management tools and resources that can help them stay well and protect their health.

24/7 Nurseline

The 24/7 Nurseline's registered nurses listen to health concerns and provide general health information and tips. Students can get the guidance they need on possible emergency care, urgent care, general health topics and more 24 hours a day, seven days a week by calling 1-800-581-0368. An audio library is also available at bcbstx.com with access to resources on more than 1,000 topics.

Blue Access for MembersSM (BAM)

BAM is a secure website that gives students confidential access to information about their insurance plans. Students can check to see if claims have been finalized, sign up for alerts about claim activity, print a temporary ID card, view up to 18 months of claim history, and more. Students can register at bcbstx.com and click on the "Log in" tab to create their secure sign-ins.

Blue Access MobileSM

Blue Access MobileSM brings convenient, secure access to our members via their mobile phones, allowing them to better manage their health, wellness and coverage everywhere they go. Members use Blue Access Mobile to find a doctor, locate a hospital or urgent care facility, see their benefit coverage information, and receive helpful tips to maintain their health.

BlueCard[®]

Whether students are traveling across the country or around the world, BlueCard helps them access physicians, hospitals, and health services across the nation and in more than 200 countries and territories. Students can find providers by calling 1-800-810-BLUE (2583) or visiting provider.bcbs.com.

Blue Care Connection[®]

Blue Care Connection provides personalized attention, support, online resources and health advocacy, helping students find the right resources, optimize their health care benefits and manage their medical conditions.

Blue365[®] Member Discount Program

Blue365 is an online destination for health-focused discounts. Students can take advantage of discounts on exercise equipment, health club and gym memberships, weight loss programs, smoking cessation programs, health products and more. They can register at bcbstx.com and receive updates on the deal of the day!

Additional value added benefits are available. Call 1-855-422-3834 for details.

Blue Access MobileSM

Find doctors, get an ID card, view claims,
learn about coverage and more



Blue Access Mobile is the smartphone app for Blue Access for MembersSM (BAM), our secure, online tool. Using a laptop? You can access BAM at bcbstx.com. Just click on "Log In."

Blue Access Mobile is a free, GPS-enabled app. From your smartphone, you can log in to Blue Access for Members and:

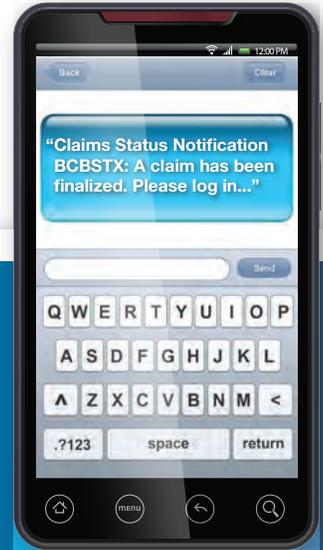
- Find a doctor, hospital or urgent care center nearby
- See your identification (ID) number
- Order an ID card
- View a claim
- Look up health topics
- Find contact info for Blue Cross and Blue Shield of Texas



bcbstx.com/mobile

Blue Access MobileSM

Stay connected with text messaging.



To sign up for texting:

- Log in to BAM (use your BAM Mobile smartphone app, or go online to bcbstx.com)
- Click on **"Settings"**
- Click on **"Preferences"**

With text messaging, you can get convenient, secure tips and reminders, including:

- **Fitness and Exercise Tips** – Receive text messages on exercise and fitness.
- **Prescription Reminder** - Receive text message reminders to check your blood sugar or take your medication at the time and frequency of your preference.
- **Claim Status Notification** – Receive a text when your claim is processed.
- **Identification (ID) Card Information** – Request personal ID card information (ID number, medical group number and coverage effective date) via text message.
- **Coverage Management** – At your request, we'll send you your plan's specific copay, deductible or coinsurance information via text message.



bcbstx.com/mobile



**BlueCross BlueShield
of Texas**

BlueCard® PPO

Your Health Coverage Goes With You

Use BlueCard PPO When You're Away From Home

With AcademicBlueSM student health insurance, you have access to doctors, hospitals and other providers who have contracted with Blue Cross and Blue Shield (BCBS) Plans. BCBS is one of the most trusted and respected names in the health care benefits industry. Thanks to the BlueCard PPO Program, you can take advantage of that reputation almost anywhere in the United States.

With BlueCard PPO, you have medical coverage nationwide. BCBS Plans throughout the country have established PPO networks of doctors, hospitals and other health care providers. These extensive provider networks are the key to the BlueCard PPO Program.

How BlueCard PPO Works

1. Always carry your most current Blue Cross and Blue Shield ID card.
2. When you're outside of your local Plan service area and need health care, refer to your ID card and call BlueCard Access at **800-810-BLUE (2583)** for information on the nearest PPO doctors and hospitals. In an emergency, go to the nearest hospital.
3. To find a nearby doctor or hospital, call BlueCard Access at **800-810-BLUE (2583)** or visit the BlueCard Doctor and Hospital Finder at bcbs.com.
4. You are responsible for calling your local BCBS Plan for precertification, when necessary. Refer to the precertification phone number on your ID card, as it differs from the BlueCard Access number above.
5. When you arrive at the doctor's office or hospital, present your ID card and the doctor or hospital will verify your membership and coverage information.
6. After you receive medical attention, the provider routes your claim to your local plan for processing. All doctors and hospitals are paid directly, so you won't have any paperwork.
7. You should not have to pay up front for medical services, except for the usual out-of-pocket expenses (non-covered services, deductibles, copayment or coinsurance). Your local BCBS Plan will provide an Explanation of Benefits (EOB).



With AcademicBlue, you can
enjoy peace of mind in knowing
that you have access to network
providers when you travel.





Highlights

Freedom to Choose – With the BlueCard PPO Program, you have the freedom to choose your provider. However, when using contracting providers, you will receive network benefits for many services. If you choose providers who are out of network, you will not receive the maximum benefits allowed under your health care benefit plan.

Available Care Coast to Coast – Whether you're at home or traveling, information you need about the BlueCard PPO Program is only a phone call away. When medical services are needed outside your local Plan service area, you may obtain information regarding PPO network providers and hospitals by calling the customer service telephone number on the back of your ID card, or the BlueCard Access telephone number at **800-810-BLUE (2583)**. You may also use the BlueCard Doctor and Hospital Finder at bcbs.com.

Your Card is Recognized Across the United States – Your BCBSTX ID card gives you access to network providers throughout the United States. The suitcase logo  tells providers that you are part of the BlueCard PPO Program. The subscriber number on your ID card includes a three-character alpha prefix (the three letters that precede your subscriber identification number) that identifies Blue Cross and Blue Shield of Texas (BCBSTX) as your home Plan.

Easy Access to PPO Providers – By linking PPO networks, the BlueCard PPO Program provides you with access to one of the largest health care networks in America. As a participant utilizing PPO network providers (even while traveling outside your local Plan service area), you will receive the in-network benefits available through your health plan. Although network providers (outside of Texas) may approve those services that require it, it is ultimately your responsibility to obtain this precertification by calling the appropriate number on the back of your ID card.

Choosing a PPO Provider – To get the most from your PPO benefits, always use a PPO provider. Simply call customer service or the BlueCard Access line at **800-810-BLUE (2583)**. The customer advocates can help you verify a contracting provider or help you locate one near you. If you have a provider in mind, you can also verify with his or her office that the provider contracts with the PPO network.

No Paperwork or Claims to File – When physicians agree to participate in their local PPO network, they accept responsibility to eliminate many of the frustrations typically associated with other health care plans. PPO providers have also agreed to file your claims. When visiting a PPO provider, all you need to do is show your ID card with the suitcase logo . You will be responsible for any applicable copayment or deductible and coinsurance amounts, in addition to any services that are not covered or not approved by BCBSTX. The physician will then file your claim with the local BCBS Plan with whom he or she is a contracting PPO provider. When your provider submits your claim, it is very important that he or she include the alpha prefix that is part of your subscriber ID number. This prefix is the key to timely and accurate claims processing.

Visiting a PPO Provider – When you visit a PPO provider, simply present your ID card and remind the provider that you are a PPO member. Once services are rendered, the provider will file your claim with the local Blue Cross and/or Blue Shield Plan with whom he or she contracts.

Questions? Call the customer service number on the back of your ID card.

Blue Care Connection[®]

Helping you live a healthier life

Need a boost to reach your health and wellness goals? Blue Care Connection can help! It's a free program with AcademicBlue student health insurance coverage.

Health Assessment (HA) – Complete the online, confidential HA and then you can receive a personal report that helps you understand your current health status and risks

Fitness Program – Take advantage of a discounted gym membership to a nationwide network of fitness centers

24/7 Nurseline – Around the clock, toll-free access to registered nurses for health information

Lifestyle Management Programs – Provide tools and information which may help you lose weight, quit smoking or reduce your risk for developing heart disease, stroke or diabetes

Utilization Management – You and your doctor can obtain information about your benefits and easily navigate the health care system to help you maximize your benefits for covered services



Want to know more?

Log in to Blue Access for MembersSM (BAM). Just go to bcbstx.com and click on "Log in." You also can contact us at the number on the back of your BCBSTX ID card. If you don't have your ID number, you can get it by logging in to BAM.

Blue Care Connection

continued

Health Education and Support – There are tutorials on more than 170 health topics available online or by mobile device through your Blue Care Advisor. Many tutorials are available in Spanish as well

Special Beginnings[®] – Maternity program offering expectant mothers ongoing support and education from prenatal to postpartum care, including convenient online and mobile tools and educational materials

Behavioral Health – Licensed behavioral health professionals help you access services and offer support with co-existing medical conditions and disorders such as anxiety, depression, etc.



Blue Access MobileSM

New Healthy Tips by Text offer a variety of convenient and secure reminders and tips to help you improve your health, including:

- Prescription reminders
- Heart healthy diet tips
- Basic care management tips
- Fitness and exercise tips

To use texting features, you must be registered for BAM and elect to participate through your BAM User Profile.

Visit bcbstx.com/mobile for more information.



**BlueCross BlueShield
of Texas**

Blue365[®]

A Discount Program for Members

Blue365 is just one more advantage to having **AcademicBlueSM** student health insurance. You can save money on health care products and services that are often not covered by your benefit plan. There are no claims to file and no referrals or pre-authorizations.

Blue365 has a range of features and discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more.

Once you register on the Blue365 website at blue365deals.com/BCBSTX, you will receive weekly "Featured Deals," which will offer additional discounts from leading health companies and online retailers that are available for a short period of time.

Davis VisionSM

888-897-9350

TruVision

877-882-2020

Save on eyeglasses, as well as contact lenses, laser vision correction services, examinations and accessories. For a list of Davis Vision providers near you, go to bcbstx.com, click Find a Doctor then select Find a Vision Provider. The Davis Vision network consists of major national and regional retail locations as well as independent ophthalmologists and optometrists. You and your eligible dependents can receive discounts on laser vision correction services through the TLC/TruVision network.

Jenny Craig[®]

877-JENNY70 (877-536-6970)

Jenny Craig can help you reach your weight loss goals. You will get one-on-one support given by a trained weight loss expert. Your consultant will give you a tailored program based on the essential components of successful weight management: food, body, mind. You can meet with your consultant in person at a local center. Or you can enjoy the ease of the Jenny Craig At Home program.

To learn more, visit the Blue365 website at
blue365deals.com/BCBSTX





Life Time Fitness®'

Life Time Fitness offers a total health fitness experience no matter your fitness level, interests, schedule or budget. For new members, Life Time Fitness offers a \$0 enrollment fee when you sign up online.*

Procter & Gamble (P&G) Dental Products

Get savings on dental packages containing the latest in Oral B® power toothbrushes and Crest® products. The dental packages from P&G can help you improve the health of your teeth and gums. Packages may contain items such as an electric toothbrush, mouth rinse, floss, and many more.

Reebok®'

A trusted brand for more than 100 years, Reebok develops top athletic equipment for people everywhere, from professional athletes to kids playing soccer. Its wide selection of training equipment, workout apparel, fan gear and more makes it easy to look good and feel great knowing you're using some of the best shoes, apparel and accessories in the world. Enjoy 20 percent off plus free shipping on your entire Reebok.com order.

For more great deals or to learn more about Blue365,
visit blue365deals.com/BCBSTX

* Proof of Blue Cross and Blue Shield of Texas coverage is needed. The \$0 enrollment fee offer is only for new members who enroll online at blue365deals.com/BCBSTX. A \$35 administrative fee applies to all memberships. Monthly dues and taxes may also apply. Members' prices, dues and fees may change at any time. Offer expires September 1, 2014. Other rules may apply. Always check with the Life Time Fitness club in your area for the most up-to-date offer.

AcademicBlueSM is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors.

Blue365 is a discount program only for BCBSTX 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. BCBSTX 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. BCBSTX reserves the right to stop or change this program at any time without notice.