

2020 Wellness Incentives and Resource Guide





THE REWARDS OF HEALTHIER LIVING

The City of Memphis and BlueCross BlueShield of Tennessee are here for you on your health journey, and we have an incentive program to help. It's easy to participate, and you get rewarded for your efforts.

BUILD A PROGRAM THAT SUITS YOUR LIFESTYLE

Our rewards program lets you create a plan that's right for you. You're more likely to meet your health goals if you choose topics and participate in events that interest you.

Get started by logging in to the rewards center. Wellness activities are on page 3 of this guide.

HERE'S HOW YOU CAN EARN YOUR INCENTIVES

We understand that everyone approaches their health differently. That's why you can earn wellness incentives in different ways, from completing a biometric health screening to talking with a lifestyle health coach. The table on the next page has everything you need to start earning your incentives. **Remember, you'll have to complete all your activities by Sept. 30, 2020, to get your incentive.**

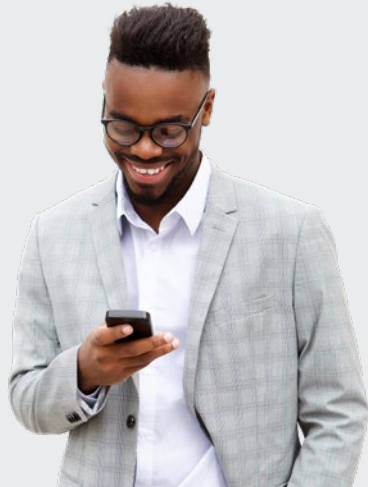
GETTING STARTED

Your first step to earning your incentives is to register for BlueAccessSM. Then you can complete your Personal Health Assessment and use our online wellness tools and resources.

Register for BlueAccess

Visit bcbst.com/memphistn and follow these steps:

- Choose the **Register Now** option under **Member BlueAccess Login**.
- Select the first option: **Register as a Member**.
- You'll need your Member ID card to sign up.



Member BlueAccess Login

WELLNESS ACTIVITY

Complete any of these activities to earn your incentive.

1. Biometric Screening

(at a city event or with the online physician form* at your doctor's office)

*See page 5 for steps to download physician form

2. Annual Wellness or Well-woman Exam*

*Covered at 100%

3. Behavioral Health Visit*

To find a provider

- Log in to BlueAccess
- Click Find Care & Estimate Costs
- Type "Behavioral Health" in the search field or
- Call us at 1-800-818-8581 and choose case management

*First 10 visits covered at 100%

4. Your Choice – Pick ONE of the following activities to complete:

Personal Health Assessment (PHA)

Log in to BlueAccess.

Choose Managing Your Health.

Click Member Wellness Center.

Lifestyle Health Coaching

(Four sessions via phone or secure messaging) Contact a coach at 1-866-498-9806.

Care Management

(One or more sessions via phone with a care manager) For more information, call 1-800-818-8581.

Move to Earn: 1 million steps

(Sync your device or app with the Member Wellness Center to help you take about 4,000 steps a day.)

REWARD SELECT	REWARD CHOICE	WHEN WILL I SEE MY REWARD	
\$250 Employee \$125 Spouse	\$50 Employee \$25 Spouse	10-15 business days after the event or after receipt of the physician form	
\$250 Employee \$125 Spouse	\$50 Employee \$25 Spouse	4 – 6 weeks after provider submits claim	
\$250 Employee \$125 Spouse	\$50 Employee \$25 Spouse	4 – 6 weeks after provider submits claim	
\$250 Employee \$125 Spouse	\$50 Employee \$25 Spouse	7-10 days after completion of the PHA	
		Up to 2 weeks following completion of fourth session	
		Up to 3 weeks following completion of session	
		Up to 2 weeks following completion of 1 million steps	
TOTAL POSSIBLE	\$1,000 (E) \$500 (S)	\$200 (E) \$100 (S)	(E) Employee (S) Spouse
HOUSEHOLD TOTAL	\$1,500	\$300	



We're here to help you stay healthy. All employees can earn rewards for participating in a wellness program. If you can't complete a wellness activity, you may be able to earn your reward in a different way. Contact us at wellness@memphistn.gov or **901-636-6592**, and we'll work with you or your doctor to find a rewarding activity that is right for you.

WHAT'S A BEHAVIORAL HEALTH VISIT?

Taking care of your mind is essential to your well-being. A behavioral health visit lets you get help managing stress, emotional issues, substance use disorders and other common conditions that can affect your quality of life.

WHAT'S A BIOMETRIC SCREENING?

A biometric health screening helps you understand how healthy you are now, see where you can make improvements and find signs of health risks.

How to get your screening:

1. Attend an on-site biometric screening event with the City.

OR

2. If you can't attend an on-site event, just download the online physician form and take it with you to an appointment with your primary care provider. Ask them to complete the form, and then either of you can fax it to the number on the form.

To download the physician form:

- Log into **BlueAccess**.
- Click **Managing Your Health**.
- Scroll down and select **Biometric Screening**.

Download the myBlue TNSM and AlwaysOn[®] apps from your phone's app store



Check out **myBlue TN** to see your benefits and claims, find care near you, check your rewards and connect with Nurseline. You can manage your BlueAccessSM account there, too.



Use **AlwaysOn** to complete your Personal Health Assessment, connect with your health coach, sync your fitness device, and find helpful health and wellness content.



REDEEMING REWARDS

Your incentive program rewards you for healthy choices. All you have to do is take part in the wellness activities that interest you, and then visit the Rewards center to get your rewards. **Remember, you need to redeem them by Dec. 31, 2020.**



How to get your rewards:

- Log in to BlueAccess.
- Click **Managing Your Health**.
- Choose **Rewards**.
- Click Rewards at the top of the page.
- Decide if you want a merchant gift card or a prepaid Visa card.
- If you want a merchant gift card:
 - Choose **Redeem** under the gift cards option.
 - Choose **Gift Cards** to search for your gift card and then follow the prompts.
- If you want a prepaid Visa card:
 - Choose **Redeem** under the Visa card option.
 - Choose a gift card amount and then follow the prompts.

You will receive your gift card within 21 days of placing your order. If you have questions about redeeming your rewards or did not receive your order, please call **1-844-269-2583**.



EXTRAS TO HELP YOU STAY HEALTHY

Blue365® Member Discounts

With Blue365, you can get discounts on fitness gear, weight loss programs or even a low-cost gym membership. Blue365 offers both national discounts and local offers for savings on fitness, personal care, healthy eating, lifestyle and wellness. Blue365 encourages you to live a healthier lifestyle by making healthy choices more affordable. Find your exclusive discounts by logging in to BlueAccess at bcbst.com/memphistn.

Fitness Your Way™

Our no-hassle member fitness program connects you with more than 10,000 gyms and fitness centers nationwide. With no long-term contracts and a website that allows you to search for facilities near you, Fitness Your Way makes working out simple.

- Affordable. One-time enrollment fee of \$29 and a \$29 monthly fee per member.
- Online convenience at bcbst.com/memphistn. You can easily find fitness centers, enroll and manage your activity online or by calling **1-888-242-2060**.

*Participating facilities vary.

GETTING THE CARE THAT'S RIGHT FOR YOU

PhysicianNow®

PhysicianNow powered by MDLIVE connects members with board-certified doctors, dermatologists and therapists 24 hours a day, seven days a week.* All you need is a computer, tablet, smartphone or landline. To register for PhysicianNow:

- Log in to BlueAccess and click on Managing Your Health, then choose PhysicianNow.
- Create a username and password, and complete a brief medical history for you and your dependents under the age of 18 (this must be done before your first consultation).
- You can also call **1-888-283-6691**.
- **Plus, PhysicianNow has a \$0 copay.**

*Some state restrictions apply.

Healthy MaternitySM

The Healthy Maternity program offers mothers-to-be important pregnancy-related health care information and support.

Once enrolled, you'll get:

- Personalized one-on-one support from a maternity nurse
- Help with benefits and how to get the most out of them
- Details about your baby's immunizations

- Postpartum support to address emotional needs
- Help from our high-risk maternity nurses or a certified lactation counselor if you need it
- Electric breast pump, if you enroll within your first 20 weeks of pregnancy
- Helpful prenatal information and online pregnancy resources

Learn more at **[bcbst.com/Healthy-Maternity](https://www.bcbst.com/Healthy-Maternity)** or call **1-800-818-8581** (Case Management, option 6, then Healthy Maternity, option 4) **1-800-848-0298** (TTY), Monday – Friday, 7 a.m. – 6 p.m. CT.

Nurseline and NurseChat

Our 24/7 Nurseline service is available anytime — day or night.*

Use Nurseline if you:

- Need advice about symptoms
- Have general health-related questions
- Want guidance on an upcoming surgery or treatment
- Have questions about your care

Call the Nurseline at **1-800-818-8581** (Nurseline, option 1) **1-800-848-0298** (TTY) or log in to BlueAccess to chat with a Nurse online.

* If you have a life-threatening emergency, call 911.

Behavioral Health Case Management

We're here to help you take care of your emotional health as well as your physical health. Our Behavioral Health team connects you with:

- Evaluations
- Counseling
- Community resources
- Treatment programs
- Inpatient or outpatient services

Call **1-800-818-8581** (Case Management, option 6, then Behavioral Health, option 5) to learn more.

ONE-ON-ONE SUPPORT FOR YOUR HEALTH

Lifestyle Health Coaching

Our Lifestyle Health Coaching program can help you lower your risks for chronic health conditions, or help you meet your health goals and improve your overall well-being. Your coach can work with you to achieve goals related to:

- Quitting tobacco
- Physical activity
- Nutrition
- Weight management
- Blood pressure
- Stress management
- Cholesterol levels

Contact a coach by downloading the AlwaysOn mobile app, logging in to the Member Wellness Center through BlueAccess, or calling us at **1-866-498-9806** (Health Coaching, option 2), Monday to Friday, 7 a.m. – 10 p.m. CT, Saturday, 9 a.m. – 4 p.m. CT.

Care Management

Our personalized care management service is available to any adult member on your health plan. Our nurses and care managers can answer your health-related questions, guide you through using your health plan, and help you learn to better manage conditions like:

- Coronary artery disease
- Diabetes
- Congestive heart failure
- Asthma
- Chronic obstructive pulmonary disease

Enroll today by calling **1-800-818-8581** (Chronic Care, option 2) **1-800-848-0298** (TTY), Monday through Friday, 7 a.m. – 6 p.m. CT.

Service Limits

Some health care services have limits on how often you can get them. This list shows these limits for your plan. You can log in to **BlueAccess** and click **Balances** under **Claims & Balances** to see how many services you've used so far.

	CHOICE (In-Network)	SELECT (In-Network)
1 Visit Per Calendar Year: Mammogram	No Cost	No Cost
1 Visit Per Calendar Year: OB/GYN	No Cost	No Cost
20 Visits Per Calendar Year: Manipulation Therapy	\$10 Copay	\$10 Copay
70 Days Per Calendar Year: Skilled Nursing Facility & Rehabilitation	deductible/ coinsurance	deductible/ coinsurance
12 Visits Per Year: Dietary Counseling	No Cost	No Cost
4 Injections Per Year: Trigger Point Injection	No Cost*	No Cost*
20 Per Benefit Period: Urine/Serum Drug Testing	No Cost*	No Cost*
20 Visits Per Calendar Year: Acupuncture	\$10 copay per visit	\$10 copay**
60 Combined Visits Per Calendar Year: PT, OT, ST, Cognitive, Pulmonary Rehab	\$10 copay	\$10 copay**
36 Visits Per Calendar Year: Cardiac Rehab	\$10 copay per visit	\$10 copay**
1 Visit Per Calendar Year: Wellcare – Over Age 6	No Cost	No Cost
8 Visits Per Year: Alcohol Misuse Counseling	No Cost	No Cost
8 Visits Per Year: Tobacco Cessation Counseling	No Cost	No Cost

If you have questions about your benefits or need help finding a provider, just give us a call anytime at **1-888-796-0609**.

*Office visit copay or deductible/coinsurance may apply if services received during a regular office visit

**copay applies to each visit

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance (“Nondiscrimination Grievance”). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

The PhysicianNow program operates subject to state regulation and may not be available in certain states. PhysicianNow phone consultations are available 24/7 while video consultations are available during the hours of 7 a.m. to 9 p.m. seven days a week or by scheduled availability. MDLive is an independent internet-based service that allows consumers to select and interact with independent physicians and other health care providers. For complete terms of use, visit welcome.mdlive.com/terms-of-use.

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Android is a trademark of Google, Inc.



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FOR YOUR
ANNUAL HEALTH
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AND WELLNESS
PROGRAMS.**