



## 10 Things to Know About Your BCBST Health Plan

1. Health insurance provides financial protection in the event you experience an accident or illness requiring medical attention. Health insurance also provides coverage for services related to preventive care and wellness.
2. Health Insurance jargon can be confusing! To make sure you are using your coverage effectively, it is important to understand some key terms:
  - **Deductible:** The amount you pay out-of-pocket for healthcare services before your insurance begins contributing.
  - **Coinsurance:** The percentage of costs you share with BCBST after meeting your deductible.
  - **Out-of-pocket maximum:** The most you will pay in a plan year for covered services, including deductibles, copays, and coinsurance.
3. Preventive care is covered 100%! This includes services such as your annual routine physical, vaccines, and wellness screenings at no cost to you (when using an in-network provider).
4. Open enrollment is your annual opportunity to enroll in benefits. Missing the window means no coverage for the next plan year, leaving you responsible for all costs.
  - **REMEMBER!** Outside open enrollment, changes to coverage are only allowed after a life event (e.g., marriage). You must notify HR within 31 days of the event.
5. Southern Land's medical/prescription drug plan offers members two provider networks, Select and Preferred. There are no differences in benefits, but participating providers will vary between the two. Those residing outside of Tennessee should choose the Preferred network.
6. Choosing in-network providers can lower your out-of-pocket costs, as they offer discounted rates through BCBST. Out-of-network providers often charge more, with limited or no coverage from the plan.
7. Want to know if your provider is in-network? Locate an in-network provider with the Find a Doctor tool at [www.bcbst.com](http://www.bcbst.com) or download the MyBlue mobile app!
8. Experiencing flu-like symptoms, eye infection, or a sore throat? You have 24/7 access to board-certified providers through Teladoc. You can even access Teladoc for mental health support! Log in to your member portal and click "Talk With A Doctor Now."
9. Southern Land offers a High-Deductible Health Plan (HDHP) paired with a Health Reimbursement Arrangement (HRA). You must meet an initial deductible amount before you have access to the funds in your HRA. The HRA helps offset the higher calendar year deductible.
10. BCBST provides a free mobile app that you can download to your handheld device. By downloading the mobile app, you can access on-the-go tools and resources: View your ID card, verify coverage and get benefit details, locate a network pharmacy, doctor or hospital, and so much more.

### Sources:

<https://www.ahrq.gov/patients-consumers/index.html>

<https://healthylearn.com/connerstrong/save-if-you-have-insurance.html>