



Capital **BLUE** 

2016 INDIVIDUAL SALES
TRAINING
SEPTEMBER 2015

Capital BlueCross is an Independent Licensee of the BlueCross BlueShield Association

- What's New
- AEP vs. SEP
- 2016 Individual Medical Products
- Network Offerings
- 2016 Individual Dental and Vision Products
- Pharmacy
- Renewals Communications
- Sales Strategy
- More Than...
- Broker Portal
- Commissions
- Miscellaneous Items
- Contact Us
- Resources



WHAT'S NEW?

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2016 AT A GLANCE

■ Benefits/Pricing

- Additional product offerings
- More competitive pricing
- Embedded pediatric dental
- Healthy Rewards member incentives
- Advanced Choice pharmacy network
- Telehealth benefit for PPO members

■ Processes

- Online agent-assisted enrollment tool
- Rate sheets
- Extended deadlines for Off Marketplace enrollment

■ Renewals

- All current enrollment will be automatically renewed or mapped to a similar plan

AEP VS SEP

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ANNUAL ENROLLMENT PERIOD TIMELINE: NOVEMBER 1, 2015 - JANUARY 31, 2016

On Marketplace:

Enroll during the Annual Enrollment Period	Coverage is effective
Between November 1 st and December 15 th	January 1, 2016
Between December 16 th and January 15 th	February 1, 2016
Between January 16 th and January 31 st	March 1, 2016

ANNUAL ENROLLMENT PERIOD TIMELINE: NOVEMBER 1, 2015 - JANUARY 31, 2016

Off Marketplace Extended Deadlines:

Enroll during the Annual Enrollment Period	Coverage is effective
Between November 1 st and December 28 th	January 1, 2016
Between December 29 th and January 25 th	February 1, 2016
Between January 26 th and January 31 st	March 1, 2016

*More
flexibility!*

SPECIAL ENROLLMENT PERIOD (SEP) REASONS

During a Special Enrollment Period, a person may enroll or change Qualified Health Plans

- SEP lasts 60 days from triggering event

SEP Triggering Events

- Loss of minimum essential coverage
- Gaining or becoming a dependent (marriage, birth, adoption, placement for adoption)
- Gaining lawful presence (citizenship)
- Enrollment errors (address, eligibility)
- Gaining or losing eligibility for tax credits or cost sharing reductions
- Native American/Indian - monthly change allowed
- Relocation (moving)
- Exceptional circumstances (child of incarcerated parent)
- Contract violations

**This is not an exhaustive list*

2016 INDIVIDUAL MEDICAL PRODUCTS






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MEDICAL

WHAT'S NEW FOR 2016

- Addition of HSA high deductible offering (Healthy Benefits PPO HSA 3000.10)
- All plans in 2016 will have **embedded pediatric dental** and pediatric vision
- Reward program for individuals who complete a personal health risk assessment or complete an online health coaching program for our Healthy Benefits products
- Addition of Telehealth services for our PPO products
- More competitive pricing- Rates not yet approved but will be released upon approval

CBC 2016 INDIVIDUAL PRODUCTS: ON & OFF MARKETPLACE

 CATASTROPHIC	 BRONZE	 SILVER	 GOLD	 PLATINUM
<60% AV	AV 60%	AV 70%	AV 80%	AV 90%
Healthy Benefits HMO 6850.0	Healthy Benefits 6300.50	Healthy Benefits 0.0	Healthy Benefits 1000.0	Healthy Benefits 0.0.10
<i>*Only available in HMO</i>		Healthy Benefits 1500.30	Healthy Benefits 500.0	
		Healthy Benefits 2500.0		
		CareConnect 3000.0 <i>*Only available Off Market</i>		
		Healthy Benefits PPO HSA 3000.10 <i>*Only available in PPO</i>		
		Healthy Benefits 3500.0		
		Healthy Benefits 4500.0		

PRODUCT OFFERINGS

Platinum Option:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 0.0.10	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single)	

PRODUCT OFFERINGS

Gold Options:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 500.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) Retail Generic Copay from \$20 to \$16 Retail Non-Preferred from \$100 to \$115	
Healthy Benefits 1000.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) Retail Generic Copay from \$20 to \$16	
Healthy Benefits 3000.0	Discontinued		Healthy Benefits 1000.0

PRODUCT OFFERINGS

Silver Options:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 0.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) PCP Copay from \$50 to \$55 Specialist Copay from \$70 to \$85 Retail Generic Copay from \$20 to \$25 Retail Preferred Copay from \$65 to \$70 Mail Order Generic from \$50 to \$63 Skilled Nursing Facility from \$250/day to \$350/day	
Healthy Benefits 0.50	Discontinued		Healthy Benefits 0.0
Healthy Benefits 1500.30	NEW!		
Healthy Benefits 2000.0	Discontinued		Healthy Benefits 2500.0

PRODUCT OFFERINGS

Additional Silver Options:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 2500.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 PCP Copay from \$20 to \$45 Specialist Copy from \$40 to \$60 Retail Generic from \$20 to \$25 Mail Order Generic from \$50 to \$63	
CareConnect 3000.0	Renewing/ No Changes	No Changes	
Healthy Benefits PPO HSA 3000.10	NEW!		
Healthy Benefits 3500.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) PCP Copay from \$50 to \$60 MH/SA Outpatient from \$70 to \$85	
Healthy Benefits 4500.0	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single)	

PRODUCT OFFERINGS

Bronze Options:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 6300.50 (previously 5500.50)	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) PCP Copay from \$40 to \$60 Specialist Copay from \$75 to \$85 Deductible from \$5,500 to \$6,300 (single) Changed Name from 5500.50 to 6300.50	

PRODUCT OFFERINGS

Catastrophic Options:

Plan Name	Status for 2016	Benefit Changes	New Product if Being Mapped
Healthy Benefits 6850.0 (previously 6350.0)	Renewing/ Changes	MOOP from \$6,350 to \$6,850 (single) Deductible from \$6,350 to \$6,850 (single)	

This product is **only** available as a HMO option. This insurance is for individuals under 30 years of age.

CARECONNECT PPO

PPO ONLY

OFF MARKETPLACE ONLY

- Must live in Cumberland, Dauphin or Perry county
- Accountable Care Arrangement
 - Partnership with PinnacleHealth
- Highest Standard of Collaborative Care
 - Increased data sharing
- Coordinated Care for Lower Out-of-Pocket Costs
 - Care coordinated with your PinnacleHealth provider results in lower costs
 - Maintain flexibility for self-referred care
- Rates approximately 4% less than similar PPO



NETWORK OVERVIEW

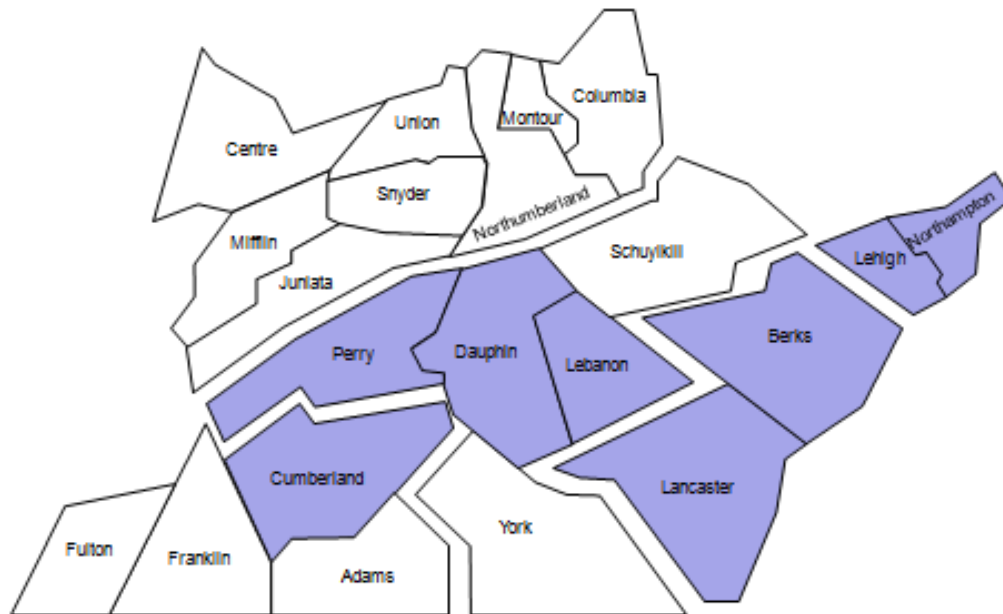
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NETWORK OVERVIEW

- Individual HMO and PPO products will be available to purchase both **ON** and **OFF** the Marketplace.
- HMO versus Value HMO
 - The subscriber's county of primary residence will determine the network
 - 8 County Value HMO service area (Applicable to **ON** Marketplace only)
 - 21 County HMO service area (Applicable to all **OFF** Marketplace and **ON** Marketplace in 13 counties)

VALUE HMO NETWORK

- The subscriber must reside in one of the 8 shaded counties in order to select any of the Value HMO plans
- Members can **only** access Value HMO participating providers located within the 8 counties
 - Outside the 8 counties only **Emergency and Urgent** care is covered
 - Away from Home Care & BlueCard are available outside the CBC 21 county area



PROVIDERS PARTICIPATING IN THE 8 COUNTY VALUE HMO

As of 2015, these hospitals and associated facilities are participating:

- Carlisle Regional Medical Center/Rehabilitation
- Coordinated Health Orthopedic Hospital/Surgical Specialty Center
- Good Samaritan Hospital/Hospice/Transitional Care Unit/Rehabilitation/Visiting Nurse Association
- Heart of Lancaster Regional Medical Center
- Lancaster Regional Medical Center/Psychiatric Unit/Rehabilitation
- Pinnacle Health Hospitals/Rehabilitation/Adult Ambulatory Care/CRNA
- Sacred Heart Hospital/Hospice/Transitional Care Facility/Visiting Nurses/Psychiatric Unit/Adult Hospital Psychiatric Unit
- St. Joseph Medical Center
- St. Luke's Hospital (Allentown and Anderson Campuses)/Innovations Psychiatric Partial Hospital/Hospital Psychiatric Unit/Hospital Rehabilitation Unit/Renal
- Surgical Institute of Reading

PROVIDERS **NOT** PARTICIPATING IN THE 8 COUNTY VALUE HMO

- Reading Hospital and Employed Physicians
- Lehigh Valley Hospital and Employed Physicians
- Lehigh Valley Health Network Surgery Center – Tilghman
(formerly Westfield Hospital)
- Hershey Medical Center and Employed Physicians
- Lancaster General Hospital and Employed Physicians
- Easton Hospital
- Holy Spirit Hospital and Employed Physicians
- Ephrata Hospital and Employed Physicians

2016 INDIVIDUAL DENTAL AND VISION PRODUCTS

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DENTAL AND VISION

WHAT'S NEW FOR 2016

■ Dental

- Individual medical plans will include embedded pediatric dental ON and OFF marketplace for 2016
- HMO plan name change to Select

■ Vision

- No changes for 2016

DENTAL AND VISION PRODUCT OFFERINGS

On Marketplace	Off Marketplace
Healthy Dental PPO Pediatric	Healthy Dental PPO Pediatric
Healthy Dental PPO Plan 1	Healthy Dental PPO Plan 1
Healthy Dental Select Pediatric 702xs	Healthy Dental PPO Plan 2
Healthy Dental Select Basic	Healthy Dental PPO Plan 3
	Healthy Dental Select Pediatric 702xs
	Healthy Dental Select Basic
	Healthy Vision Plan 1

DENTAL PRODUCT FEATURES

	BlueCross Healthy Dental PPO	BlueCross Healthy Dental Select
	<i>Most freedom</i>	<i>Best coverage and value</i>
Network	Use any licensed dentist	Coordinated care through an in-network Primary Care Dentist
Access Points	Over 314,000	Over 4,900
Member Cost-Sharing	Member coinsurance	Member copayments
Waiting Periods	None , except medically necessary ped. orthodontia	None , except medically necessary ped. orthodontia
Deductible and annual limit	Yes (annual limit – adults only)	No
Med. Necessary Ortho Coverage	For pediatrics (under age 19)	For pediatrics (under age 19)
Non-Med. Necessary Ortho Coverage	No	Yes - Value added discounts available for pediatrics
Adult Ortho	No	Yes
Exchange Certified Pediatric Coverage	Yes	Yes

VISION PLAN SUMMARY



BENEFIT	INN/OON
Benefit frequencies are based on the last date of service	
Vision Exam – Once every 12 months	Covered In full after \$10 copay/\$32 allowance
Eyeglass Lenses - Once every 12 months, includes single, bifocal, trifocal & aphakic/lenticular	Single - \$10 copay/ \$24 allowance Bi-focal - \$10 copay/\$36 allowance Tri-focal - \$10 copay/\$46 allowance Aphakic/Lenticular - \$10 copay/\$75 allowance
Frames - Once every 12 months	30% off retail balance after \$120 allowance*/\$60 allowance
Contact Lenses – Once every 12 months In lieu of lenses; payment will not be made for both	25% off retail balance after \$100 allowance**/\$75 allowance
Contact Lens Evaluation and Fitting – Once every 12 months	Covered in Full/Daily Wear \$20 allowance; Extended Wear \$30 allowance

VISION PRODUCT FEATURES



- Freedom to choose any licensed vision provider
- Save with a network vision provider
- Nationwide network of over 50,000 participating providers
 - Includes Wal-Mart, Pearle Vision, Sears Optical, J.C. Penney, For eyes Optical, Hour Eyes and Target Optical
- Member copayments and allowances
- Fixed discounted amounts on lens options
- Mail order contact lens discount program with in-network benefits
- Discounts on LASIK surgery

PHARMACY

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WHAT'S NEW FOR 2016

ADVANCED CHOICE NETWORK

- The new Advanced Choice Network offers the highest level of coverage for retail purchases
- Members can check if pharmacy is in the network by visiting capbluecross.com/healthybenefitsrx
 - Or by asking the pharmacy
- Rite-Aid and Walgreens are currently not participating pharmacies
 - Letters will be sent to current members who have used these pharmacies in the past, advising them of this network change

MANDATORY MAIL AND MAINTENANCE CHOICE

- Continuation of these programs from 2015
- Maintenance medication can be purchased in 90-day fills through mail order, or by picking up at CVS pharmacy
 - Prices are the same as mail order
- Limited number of 30-day fills at any pharmacy in the Advanced Choice Network
 - Plan will not pay for 30-day fills after this limit has been met

MANDATORY GENERIC SUBSTITUTIONS

- Continuation of this program from 2015
- Generic substitution programs help reduce out-of-pocket costs and contain the rising costs of prescription drug benefits
- If a generic drug is available and a brand-name drug is obtained, there will be charge of the brand-name cost share plus the difference in cost between the generic and brand-name medication
 - Even if doctor indicates the brand is necessary

2016 RX PRODUCTS BENEFIT GUIDELINES

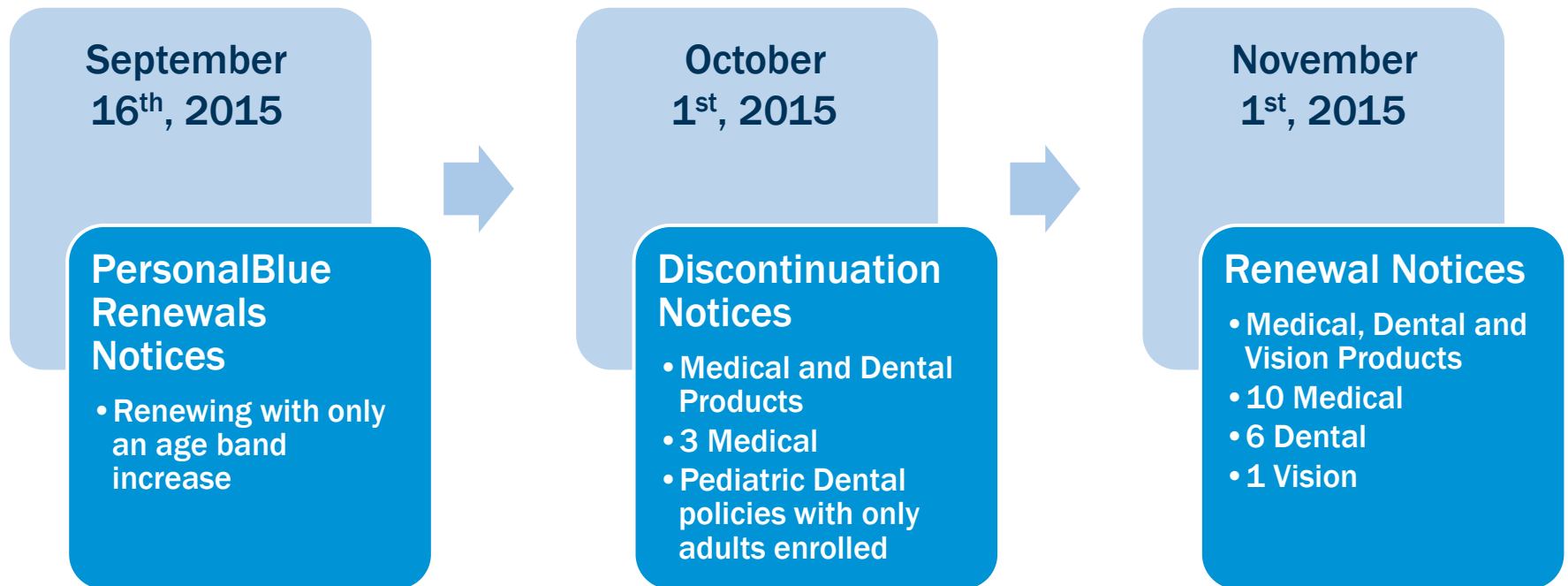
Selectively Closed Formulary

- Coverage of brand non-preferred drugs (BNP) is limited to select brand non-preferred drugs
 - Multi-source brand drugs excluded
 - Most BNP are excluded from coverage
 - Non-formulary consideration process to request coverage of BNP based on medical necessity

RENEWAL COMMUNICATIONS

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RENEWAL COMMUNICATIONS



DENTAL AND VISION RENEWALS



New for
2016

Capital BlueCross' medical plans will include the required pediatric dental benefits – how does this impact individual dental plan renewals?

Standalone pediatric dental plans

- Contracts that include enrolled members under the age of 19 will be renewed
 - Members with a Capital BlueCross medical plan will have embedded pediatric dental benefits AND standalone pediatric dental benefits for their dependents under age 19
- Contracts that do NOT have enrolled members under the age of 19 will not be renewed

Standalone family dental plans

- All contracts are being renewed
- Members with a Capital BlueCross medical plan will have embedded pediatric dental benefits and standalone dental benefits for their dependents under age 19

SALES STRATEGY

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WHY CAPITAL BLUECROSS?

■ Medical

- Plan choice and flexibility
- Responsible price strategy allows for more stable rates from year to year
- Budgetable plans- less cost sharing than competitors

■ Dental and Vision

- Only Blue branded dental and vision in the region
- Competitive PPO rates
- No waiting periods for services*
- No additional hidden fees

*except for a 24 month wait on medically necessary pediatric orthodontics

AGENT BENEFITS

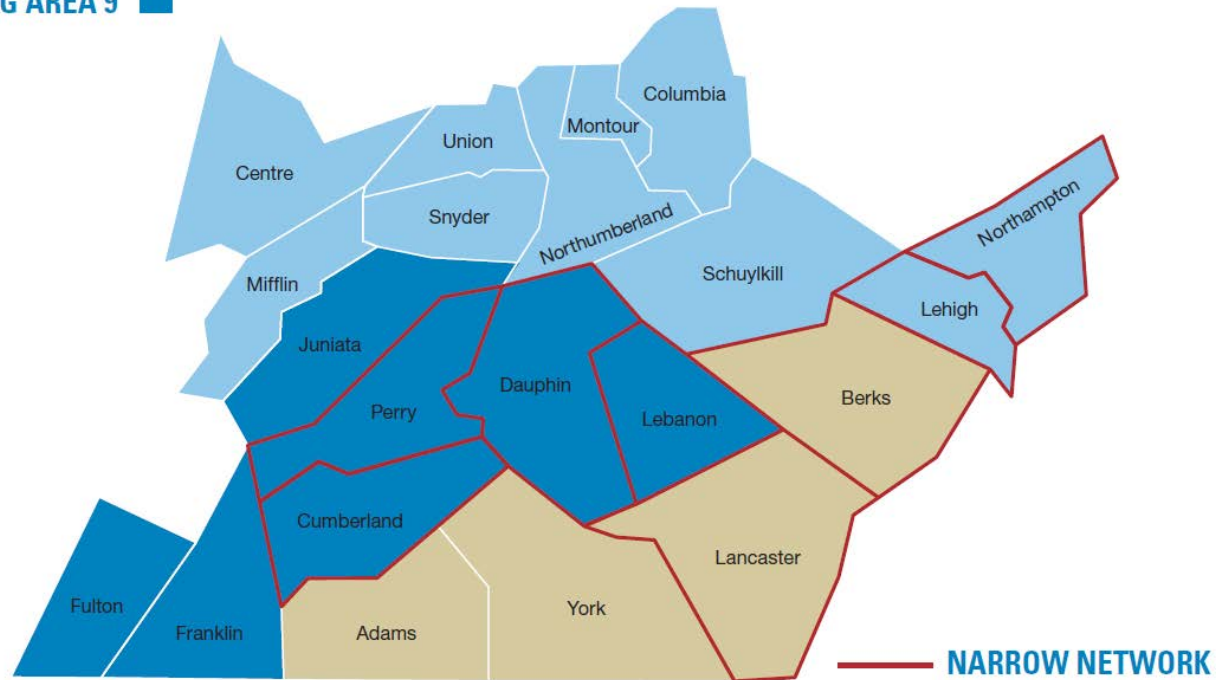
- Attractive commission schedule
- Timely commission payments
- Dedicated broker resources
- Dependable and responsive service to members and agents

CBC INDIVIDUAL UNDER 65 REGIONS

Counties by Rating Area

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RATING AREA 6 
RATING AREA 7 
RATING AREA 9 



PRICING

- Filed rates pending approval (will be released upon approval)

Metal Level	Filed Premium Change
Catastrophic	5%
Bronze	-4%
Silver	-6%
Gold	-2%
Platinum	10%

WHERE TO FOCUS IN 2016

(BASED ON FILING ASSUMPTIONS)

- **Catastrophic plan- lowest price in the region**
 - Anywhere from 3% to 45% lower than competitors
- **Platinum plan- competitive in all regions**
 - Within 8% of most competition
- **Gold, Silver, and Bronze plans- narrow network HMO is competitive**
 - Off Marketplace is competitive in regions 7 & 9
- **CareConnect PPO in Cumberland, Dauphin and Perry counties**
 - Off Marketplace
- **Most Competitive counties:**
 - Berks, Lehigh, Northampton, Lancaster, Cumberland, York, Lebanon

MORE THAN...

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MORE THAN JUST HEALTH INSURANCE

- **Personal Member Page**
at capbluecross.com

Access health resources and manage your plan

- **Search & Save Center**

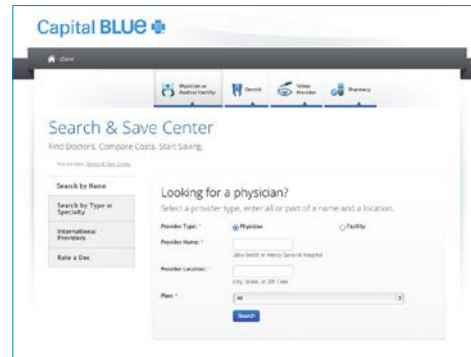
Find doctors, compare costs, and start saving

- **Live Healthy**

Online tools and wellness programs to help you live healthy

- **Mobile App**

Manage health and benefits on the go



Search &
SAVE
CENTER

The Go-To
Resource to Make
Smart Health Care
Decisions



deductible their benefits
and other information in
one secure location

REWARDS FOR LIVING HEALTHY

FOR OUR HEALTHY BENEFITS PRODUCTS

The plan becomes even better with

HealthyRewards

New incentive programs that reward your clients for living healthy!

Earn up to \$50 for completion of these activities!

- \$25 for online health coaching
- \$25 for the health risk assessment



Personal Profile

Complete a health risk assessment



Online Health Coaching

Participate in one of the fourteen available online coaching programs

CAPITAL BLUE STORE

Now two locations to serve you



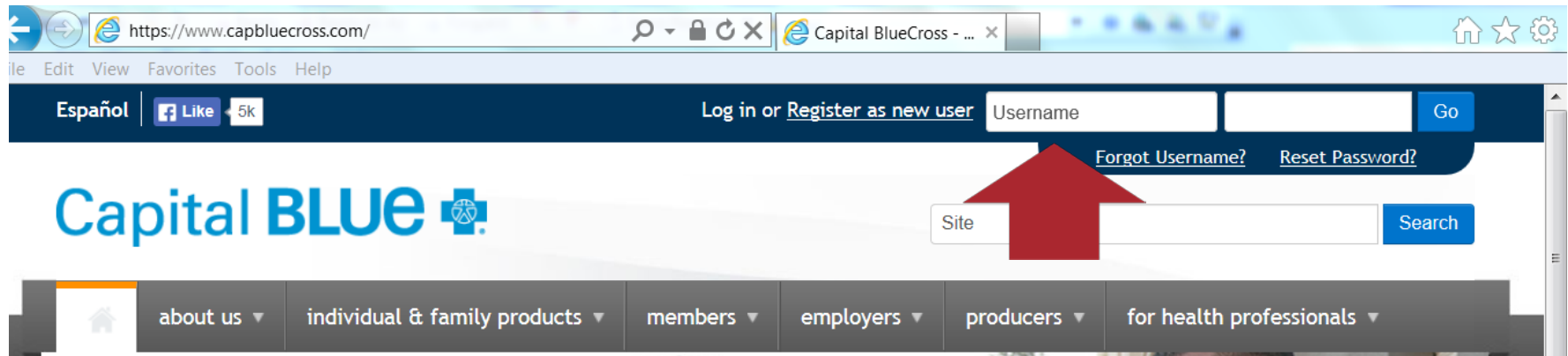
BROKER PORTAL

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WHY USE THE BROKER PORTAL

- Access product information
- Complete a quick quote
- Submit an Individual application directly to CBC
- Producer information will be tied to the application
- Obtain access to SBC's for all Individual products

ACCESS THE BROKER PORTAL AT WWW.CAPBLUECROSS.COM

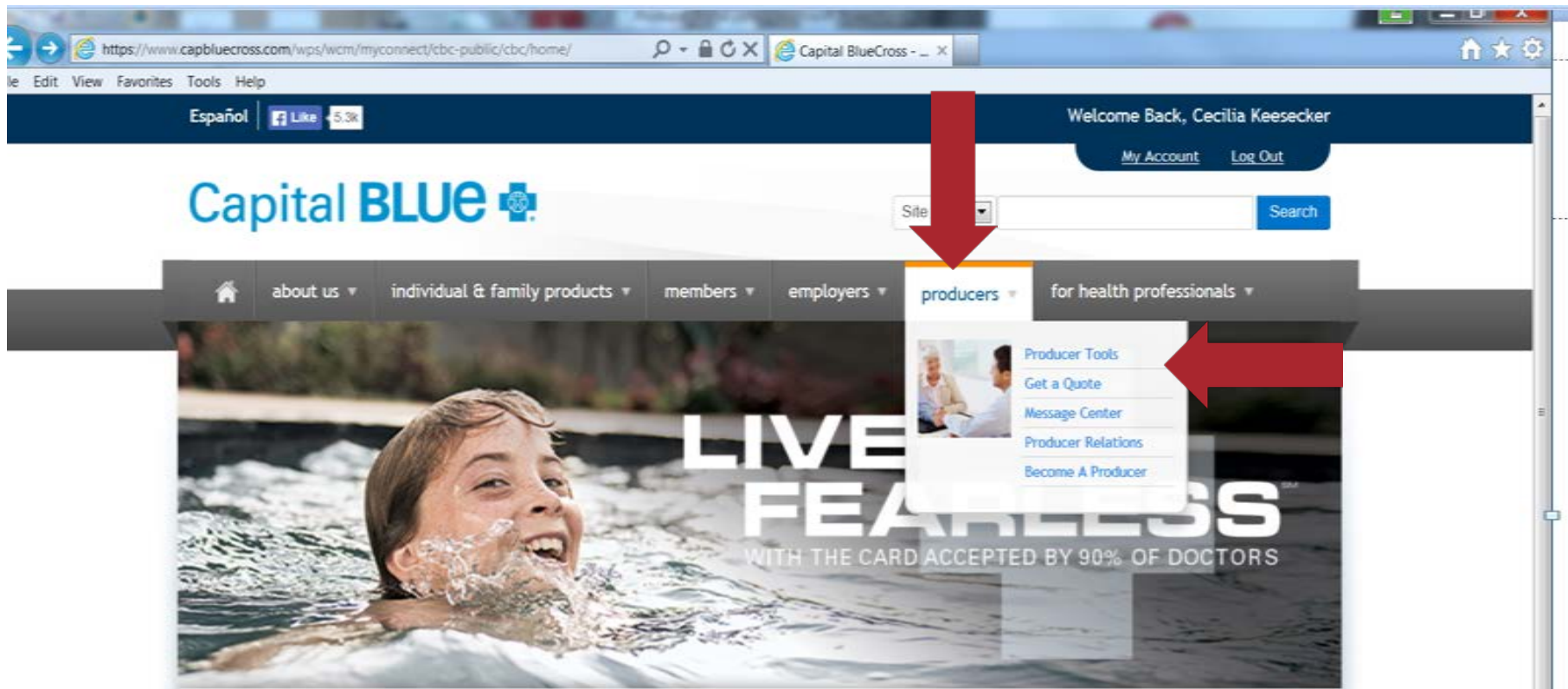


The screenshot shows the Capital BlueCross website in a web browser. The address bar displays 'https://www.capbluecross.com/'. The page features a dark blue header with the 'Capital BLUE' logo on the left. In the center of the header, there is a login section with the text 'Log in or Register as new user'. To the right of this text are two input fields: 'Username' and a password field, followed by a blue 'Go' button. Below the 'Username' field, there are links for 'Forgot Username?' and 'Reset Password?'. A red arrow points from the 'Forgot Username?' link to a search bar labeled 'Site' with a 'Search' button. The footer contains a navigation menu with links: 'about us', 'individual & family products', 'members', 'employers', 'producers', and 'for health professionals'.

- Enter your BRK or IND number in the username field, in the next field enter your password and click “Go”
- Note: If you never logged in to the portal call Cecilia Keesecker at 717-541-6115 to obtain a temporary password

PRODUCER TOOLS

- Once you are logged into the system, hover the cursor over producers and click “Producer Tools” on the drop down menu



QUICK QUOTE

- The Quick Quote offers a simple solution to producing a quote for a medical, dental or vision plan

The screenshot shows the Capital BlueCross website interface. At the top, there's a browser address bar with the URL <https://www.capbluecross.com/wps/wcm/myconnect/cbc-public>. Below the browser bar, a dark blue navigation bar contains the text "Español", a Facebook "Like" button with "5k" likes, and a welcome message "Welcome Back, Cecilia Keesecker" with links for "My Account" and "Log Out". The main header features the "Capital BLUE" logo, a "Site" dropdown menu, and a "Search" button. A horizontal navigation bar below the header lists categories: "about us", "individual & family products", "members", "employers", "producers", and "for health professionals". The "Producers" section is active, displaying the heading "Producers" and a breadcrumb trail: "You are here: Producers / Producer Tools / Producer Tools Home". Under the heading "In This Section", there's a list of links: "Producers", "Producer Tools Home", "Private Exchange", and "Benefit Details". To the right of this list, the text "Helping you sell affordable health insurance." is displayed. Below this text, there are two main options: "2015 Quick Quote" and "2015 Off Marketplace Application". The "2015 Quick Quote" option is highlighted with a red arrow pointing to a blue button labeled "2015 Quick Quote". The "2015 Off Marketplace Application" option includes a link for "Off Exchange Application".

WEB ENHANCEMENTS AND TOOLS





■ Quick quote

- <https://www.choosecapitalblue.com/smart+start/toolkit/get+a+quote+frame?contentIDR=040acd95-5a86-4335-9515-dd979223a2db&useDefaultText=0&useDefaultDesc=0>

■ Subsidy calculator

- www.choosecapitalblue.com/smart+start/toolkit/subsidycalculator

■ Online agent assisted shopping

John Wayne					Details
 John Wayne	10/10/1986	08/26/2015	08/26/2015	In Progress	Continue
 John Wayne	10/10/1986	08/26/2015	08/26/2015	In Progress	Continue
Jack Geller					Details
 Jack Geller	01/20/1981	08/26/2015	08/26/2015	Completed Submission	View (PDF)
 Jack Geller	01/20/1981	08/26/2015	08/26/2015	Completed Submission	View (PDF)
Dorothy Agentflow					Details
 Dorothy Agentflow	01/01/1970	08/26/2015	08/26/2015		View

COMMISSIONS

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SALES COMMISSION

■ 2016 Medical Commission

PPACA Compliant Medical Plans

Per Member Per Month *	
Healthy Benefits PPO and HMO Plans (non-catastrophic)	\$21
Healthy Benefits HMO Catastrophic Plan	\$6

*Commissions are capped at five members per family. They are level for the life of the policy.

■ 2016 Dental and Vision Commissions

Dental and Vision Plans

Percent of Premium	
BlueCross Dental SM PPO	6%
BlueCross Dental SM HMO	8%
BlueCross Vision SM	6%
Dominion Vision ^{†§}	6%
Dominion Discount Dental ^{†§}	18%

MISCELLANEOUS ITEMS

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MISCELLANEOUS UPDATES

- Marketing materials and rate tables are forthcoming
- Online enrollment tool training will be available closer to AEP
- Complete your 2016 FFM certification
- Additional sales training webinars available:
 - October 6, 9 am
 - October 8, 2 pm
 - Registration links will be emailed

CONTACT US

Capital **BLUE** 

CBC RESOURCES

■ Jodi Clymans

- Director Individual Sales & Producer Relations
- Jodi.clymans@capbluecross.com
- 717.541.7729

■ Cecilia Keesecker

- Individual Sales & Broker Coordinator
- Cecilia.Keesecker@capbluecross.com
- 717.541.6115

THANK YOU!

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RESOURCES

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BILLING INFORMATION

	Normal Enrollment	End of Month Enrollment	Retro Effective Date Enrollment
Enrollment Date/Effective Date	1 st -15 th /First Day of the Following Month. 16 th -Last Day of the Month/First Day of Second Following Month.	16 th - Last Day of the Month/ First Day of the Following Month.	1 st - Last Day of Effective Month/First Day of Current Month.
Initial Bill Due Date	1 st of Effective Date Month	30 Days after Enrollment Date.	30 Days after Enrollment Date
Void Date	7 th of Effective Month (On Marketplace) End of Effective Month (Off Marketplace)	31+ Days after Enrollment Date	31+ Days after Enrollment Date
Second Bill Sent	10 th of Effective Month	10 th of Effective Month	Any member enrolled prior to the 10 th of the effective month will have their invoice generated on the 10 th of the Effective Month. Any member enrolled after the 10 th will have their second invoice generated on the same day as their first invoice.
Second Bill Due	1 st of Second Month of Coverage	1 st of Second Month of Coverage.	30 Days after Enrollment Date
Delinquency Runs	No Delinquency. If no payment is received member will be voided before delinquency runs.	Member delinquency will be pended upon enrollment. Once the member has made payment they will have delinquency un-pended and will follow the normal delinquency cycle.	Member delinquency will be pended upon enrollment. Once the member has made payment they will have delinquency upended and will follow the normal delinquency cycle.

SAMPLE IDENTIFICATION CARDS

Capital BLUE		capbluecross.com Customer Service: 1-800-730-7219 Prescriptions: 1-800-471-2242 Behavioral Health: 1-888-322-1857 Rx Mfr Svcs: 1-800-685-6754 BlueCard Worldwide: 1-800-410-BLUE BlueCross Vision: 1-800-465-4152
MEMBER NAME _____ ID # YWA80000000000	Preauthorization _____ PPO Group # 00123456 Plan 361 Office Visit \$XX Specialist \$XX Urgent Care \$XX Emergency Room \$XXX RxBIN 004336 RxPCN ADV RxGRP RXCAP	Claim Filing: Providers submit claims with local Blue Cross and/or Blue Shield Plan. When Medicare is primary, providers should submit claims to Medicare. If provider does not submit claims on your behalf, please submit claims to Capital BlueCross, PO Box 779503, Hamburg, PA 17177-9503. Coverage issued by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company* and Capital Advantage Assurance Company* independent members of the BlueCross BlueShield Association. Pharmacy benefits administrator:
BlueCross Vision™		BlueCross

PPO ID CARD

Keystone HEALTH PLAN CENTRAL		capbluecross.com Customer Service: 1-800-730-7219 Prescriptions: 1-800-471-2242 Behavioral Health: 1-800-218-6748 Rx Mfr Svcs: 1-800-685-6754 BlueCard Worldwide: 1-800-410-BLUE BlueCross Vision: 1-800-465-4152
MEMBER NAME _____ ID # YWJ80000000000	Preauthorization _____ Value HMO Group # 00123456 Plan 361 Primary Care Physician \$XX Specialist \$XX Urgent Care \$XX Emergency Room \$XXX After hours \$XX RxBIN 004336 RxPCN ADV RxGRP RXCAP	Claim Filing: Providers submit claims with local Blue Cross and/or Blue Shield Plan. When Medicare is primary, providers should submit claims to Medicare. If provider does not submit claims on your behalf, please submit claims to Keystone Health Plan Central, PO Box 779503, Hamburg, PA 17177-9503. Coverage issued by Keystone Health Plan Central under its plans covering Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company* and Capital Advantage Assurance Company* independent members of the BlueCross BlueShield Association. Pharmacy benefits administrator:
BlueCross Vision™		BlueCross

HMO ID CARD

Capital BLUE		capbluecross.com Customer Service: 1-800-730-7219 BlueCross Dental: 1-800-413-2824
MEMBER NAME _____ ID # 800000000000	Group # 00123456 Plan 361 BlueCross Dental™	Claim Filing: Participating providers will file claims on your behalf. Dental claims should be submitted to: BlueCross Dental PO Box 1126 Elk Grove Village, IL 60009 Coverage issued by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company* and Capital Advantage Assurance Company* independent members of the BlueCross BlueShield Association.

STANDALONE DENTAL CARD