BlueExtras℠ Internal Q&A: Complementary Alternative Medicine

Q: What is Blue Extras?
A: BlueExtras is a discount program that arranges for members and covered dependents to have access to discounts on a variety of alternative and complementary health care services and products.

Q: What is the date that the BlueExtras program will include Complementary Alternative Medicine (CAM)?
A: July 1, 2007

Q: Is BlueExtras a benefit of BCBSIL, BCBSOK or BCBSTX health plans?
A: No. It’s a discount program only.

Q: Is there an extra charge for members to access the BlueExtras discounts?
A: No. BlueExtras is available at no additional cost. It is simply a value-added program offered to BCBSIL, BCBSOK and BCBSTX members and their covered dependents.

Q: Can both HMO and PPO members access the BlueExtras discounts?
A: Yes. Members are eligible as long as they can verify that they have coverage through BCBSIL, BCBSOK or BCBSTX; this includes dental members and stand-alone pharmacy members.

NOTES:
• In New Mexico, due to DOI regulations, discounts may not be offered to BCBSNM members at this time.
• Consumer Markets in Illinois contracts with an outside company to administer a suite of discount programs, different from those available to BCBSIL Group Markets members. IL Consumer Markets will switch to the BlueExtras discount program targeting 1/1/08. Contact Alesha Henley at (312) 653-7981, or Pam Cowan at (972) 766-6524 for more information about IL Consumer Markets as it relates to BlueExtras.
• For HMO members in Illinois, beginning July 1, 2007 CAM services administered by American Specialty Health® Networks will be replaced by Healthways.

Q: What is Complementary Alternative Medicine (CAM)?
A: Complementary alternative medicine includes a variety of therapies that may help to promote wellness, prevent illness and address existing symptoms and conditions. Increasingly, many medical professionals regard alternative medicine as complementary to conventional medicine.

Q: What types of practitioners are affiliated with the CAM program?
A: Acupuncturists, stress management (including yoga, meditation and guided imagery) experts, massage therapists, personal trainers, spa technicians, nutrition counselors, Tai Chi and Qi Gong instructors are just some of the practitioners accessible through the CAM discount program. Practitioners go through an application process including a peer review by practitioners who participate in the program. Acceptance into the program is based on training, licensure and experience requirements.
Q: Who is the vendor for CAM?
A: Healthways WholeHealth Networks, Inc.

Q: Are members limited to practitioners, spas, wellness and fitness centers in their area?
A: No. Healthways WholeHealth Networks, Inc. is providing BCBSIL, BCBSOK and BCBSTX members access to a network of more than 35,000 practitioners, spas, wellness and fitness centers.

Q: Does the CAM program include health care services covered under our health plans?
A: Some services offered through CAM may be covered by a member’s health plan (e.g. certain chiropractic services, physical therapy, occupational therapy and certain services provided by registered dietitians). Most CAM services are not covered by health plans and do not count toward any deductibles, coinsurance, copays or lifetime maximums. Use or non-use of this discount program does not affect health plan premiums. Members should consult their health benefits booklets to determine their benefits for any services that are covered by their health plans. Members who exhaust their plan benefits may use the discount program to pay for additional out-of-pocket expenses.

Q: Do the out-of-pocket costs of CAM services count toward annual deductibles or out-of-pocket maximums?
A: No. Use of this discount program does not affect premiums, nor do costs of the discount program, services or products count toward calendar year or lifetime maximums and/or plan deductibles.

Q: Will all listed practitioners, spas, wellness and fitness centers acknowledge the BCBSIL, BCBSOK and BCBSTX discounts?
A: Yes, Healthways WholeHealth Networks, Inc. has trained and informed their network about our members.

Q: If a member already has a membership with a participating wellness or fitness center, can that person obtain a refund for fees paid above the BCBSIL, BCBSOK and BCBSTX discounted joining fee?
A: No. Members are bound to their original contract. After the contract has expired, members should be able to renew their membership using the BCBSIL, BCBSOK or BCBSTX discounts. Members are encouraged to verify the discount before purchasing products or services.

Q: How do the CAM services work?
A: Members pay the discounted member rate directly to participating practitioners, spas, wellness or fitness centers. There are no referrals, pre-authorizations or claims to file. Members can change practitioners at any time and there are no annual limits to how many times they use the discounts.

Q: Do members need referrals from doctors to use the discount program?
A: No.
Accessing CAM Services

Q: How do Illinois members access the CAM services?
A: Members will be given these simple instructions to follow: Log into Blue Access® for Members at www.bcbsil.com/member. Click on the My Coverage tab, and then the BlueExtras Discount Program link.

Q: How do Oklahoma members access the CAM services?
A: Members will be given these simple instructions to follow: Visit the Oklahoma member Web site at www.bcbsok.com/members.html. Click on the Discount Programs tab to the left, and then Healthways.

Q: How do Texas members access the CAM services?
A: Members will be given these simple instructions to follow: Log into Blue Access® for Members at www.bcbsx.com/member. Click on the My Coverage tab, and then the BlueExtras Discount Program link.

Customer Service

Q: How can members locate the nearest practitioners, spas, wellness and fitness centers?
A: Within the CAM section, members can find participating practitioners by clicking on the Find a Location link.

Q: Whom should I call regarding concerns or issues with one of my client groups?
A: Emily Simmons, Healthways Account Manager, (801) 947-8958, ext. 121 or Mark Walsh, Healthways Account Manager, (801) 947-8958.

Q: Is there a dedicated phone line members should call with any questions or concerns?
A: Yes, (866) 656-6069.

Communications

Q: Do the Customer Advocates in the Full Service Units know about the CAM discount program?
A: Yes, the discount program has been communicated through BlueSource.

Q: How will our groups be notified about the CAM discount program?
A: The member portal will include the new discount information, along with member communications. Also, employer groups will be notified through the employer portal, as well as through their BCBS representative. Employers will be equipped with adequate information that can be easily copied and pasted into an e-mail program and distributed to employees.

Q: Is there printed member literature describing the CAM discount program?
A: Account representatives should contact their state-specific marketing communications department.