



IMPORTANT PRIVACY NOTICE

THIS NOTICE REQUIRES NO ACTION ON YOUR PART. IT IS DESIGNED TO HELP YOU UNDERSTAND HOW WE PROTECT YOUR PERSONAL INFORMATION.

Blue Cross and Blue Shield of Illinois (BCBSIL), a division of Health Care Service Corporation, a mutual legal reserve company, an independent licensee of the Blue Cross and Blue Shield Association, and its affiliates will not disclose your nonpublic personal financial information which we may receive or maintain to non-affiliated third parties (we may share information with affiliated third parties as described below), except with your consent or as permitted by law. This information will not be disclosed even if your customer relationship with us ends, except as permitted by law.

How we protect your information.

BCBSIL restricts access to your nonpublic personal financial information to our employees who perform the functions necessary to administer our business and provide services to our members. In addition, we maintain security and privacy practices that include physical, electronic and administrative safeguards that protects the information that we maintain about you and limits unauthorized access to it.

What information we receive and may use.

BCBSIL receives and uses nonpublic personal financial information that you provide to us. We believe that this information is necessary to administer your insurance plan, process your claims, ensure proper billing, supply you with information on our products and services, and provide you with customer service. The following are examples of the sources where we gather nonpublic personal financial information about you:

- Your insurance application;
- Information from your health care claims, payment information, customer service inquiries, etc. and
- Information from consumer reporting agencies

What information we may disclose.

We are able to share nonpublic personal financial information with certain third parties who either perform functions or services on our behalf or who we may be required to under the law; the following are examples of third parties that BCBSIL may share information with:

- Company affiliates
- Business partners that provide services on our behalf (i.e., claims management, marketing, clinical programs, etc.)
- Contracted Entities (i.e., Insurance Brokers or agents, Financial Services Companies (other insurers or banks), and Reinsurers or Stop-loss Carriers)
- Regulatory Agencies, Law Enforcement or other Governmental Entities
- Group Health Plans (if you are covered under your employer's health plan)

Your nonpublic personal financial information will not be shared except as permitted by law.

Access to your information.

You have certain rights in regards to access to your nonpublic personal financial information that we maintain. If you have any questions about what information we may have on file about you, please write us at address at the end of this notice. We will need your complete name, address, date of birth and all policy numbers under which you are insured and tell us what information you would like to receive.



**BlueCross BlueShield
of Illinois**

Questions or Information

Should you have questions, want additional information or are requesting access to your information, please submit your request in writing to:

Divisional Vice President, Privacy Office
Blue Cross and Blue Shield of Illinois
P.O. Box 804836
Chicago, IL 60680-4110

You may also contact us using the toll-free number located on the back of your member identification card or the Privacy Office toll-free number 1-877-361-7594.

This notice is provided as required by Illinois state law; it does not replace the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices (NoPP) that you receive. If you would like a copy of the NoPP, please visit *bcsil.com* or call the number on the back of your ID card.

For purposes of this notice, Blue Cross and Blue Shield of Illinois refers to Blue Cross and Blue Shield of Illinois and its affiliates.



**BlueCross BlueShield
of Illinois**

IMPORTANT NOTICE- PPO IL MEMBERS

November 2014

The following information is a set of notices that Blue Cross and Blue Shield of Illinois (BCBSIL) communicates to its members annually, in compliance with Illinois law and with standards set by the National Committee on Quality Assurance.

Take Care of Your Heart – for Life

Coronary heart disease (CHD), also called coronary artery disease, is a medical condition in which plaque builds up on the interior walls of your arteries. Over time, plaque narrows the arteries, making it harder for the heart to pump life-giving blood to every area of your body. CHD can lead to a heart attack. Currently, CHD is the leading cause of death in the United States, among both men and women.

Here's what you can do to help lower your risk for CHD:

- Don't smoke or use other tobacco products, which can tighten and damage blood vessels.
- Eat a varied diet rich in fruits, veggies and low-fat foods.
- Keep a healthy weight.
- Get at least 30 minutes of exercise, most days of the week.
- Keep cholesterol levels in normal ranges.
- Control your blood pressure.

Talk to your doctor about your heart health, and learn more about wellness at bcbsil.com.

You Can Protect Your Children, Even After They Leave Home

The "dependent age" law in Illinois, as well as federal laws, allow you to keep your children/dependents on your health insurance policy into young adulthood.

The laws apply to:

- Non-military dependents until they reach 26 years of age (regardless of child's residency, employment, student, marital or financial status or, in some cases, other available coverage)
- Returning military dependents until they reach 30 years of age (military dependents age 26 to 30 must be unmarried, Illinois residents discharged other than dishonorably)

You can enroll your child at your next renewal date/open enrollment period. For questions about eligibility, check with your benefits manager, or call BCBSIL at the number on the back of your ID card.

Did You Know About Your Benefits for Reconstructive Surgery and Mammograms?

Federal and state of Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and

(over)

Prostheses and treatment for physical complications for all stages of mastectomy, including lymphedemas.

These reconstructive services are covered by your BCBSIL coverage, as long as procedures are provided by a licensed physician according to your plan's provisions. Your coverage may also include benefits for annual mammograms. For more details, please see your certificate/benefit booklet, or call BCBSIL at the number on the back of your ID card.

We Have Information to Help You

You can learn more about your health, and your health plan, with these guides from BCBSIL:

1. **Members Rights and Responsibilities:** BCBSIL respects and honors your rights. In return, we ask that you know your responsibilities, as well. To learn more about your rights and responsibilities, visit our website at bcsil.com/member and log into Blue Access for Members to view "Members Rights and Responsibilities." Navigate to the My Coverage section and click on Medical link. You may also find a summary of your rights and responsibilities in your member handbook or call Customer Service (the toll-free number on the back of your ID card) to request a copy.
2. A federal law called **HIPAA (the Health Insurance Portability and Accountability Act)** requires BCBSIL to maintain the privacy of your protected health information (PHI). PHI is information about you, including demographic information, that may identify you and that relates to your past, present or future physical or mental health or condition and related health care services. For a copy of the HIPAA Notice, please visit bcsil.com and click on "Important Information," at the bottom of the page, or call BCBSIL at the number on your ID card.
3. Visit us online at bcsil.com to view information regarding our privacy statement. (Scroll to the bottom of the screen and click on "Important Information.") You can also call Customer Service (the toll-free number on the back of your ID card) to request a copy.

Help for Members with Complex Health Problems from BCBSIL

Sometimes a person needs more help than he or she realizes. This is especially true after a serious accident, or during a major illness or disease. Family and friends do their best; however, even they might need help understanding doctors, medicines and treatments needed. At BCBSIL, we understand. That's why we developed Complex Case Management — a program that helps members get the appropriate health care services they need.

How We Help

Case Management {CM} is a voluntary program that provides assistance with the coordination of your BCBSIL health care benefits. The CM Program provides assistance in identifying medically appropriate alternatives to traditional care and complex care needs. The assigned case manager will help you and your family, your physician and other providers to evaluate your individual health care needs, coordinate services and assist with referrals. Our goals are to assist in an optimum health care outcome for you and to maximize your health care benefits. Upon your request, we share the rationale used in selecting you for the CM Program. We will provide you with verbal and written notification of all medical necessity determination decisions during your involvement in the program. Your consent is required to begin coordination of your health care services and have a right to refuse to participate in the program.

New Technology Assessment

BCBSIL regularly looks at new developments in health care technology, such as new treatments, services, drugs, devices and other goods used in health care. A medical advisory panel looks at findings on new technologies through the nationally recognized Blue Cross and Blue Shield Association's Technology Evaluation Center (TEC). This information helps BCBSIL decide if benefits will be available. If you have questions about coverage for recent health care advances, please call Customer Service (the toll-free number on the back of your ID card) to request a copy of the New Technology Assessment.

Quality Improvement Programs

BCBSIL has dozens of programs to help ensure that you are getting quality health care. For example, we:

- mail information about recommended childhood immunizations to parents
- post wellness guidelines on our website

Visit **bcbsil.com** for more information.

Who Makes Decisions About Your Care?

At BCBSIL, we believe that the best people to determine your medical needs are you and your doctor. Therefore, your Blue Cross PPO doesn't get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions.

Utilization management (UM) decisions are based on the medical necessity, which includes appropriateness of care and services, and available benefits. BCBSIL does not reward health providers or other individuals for issuing denials of coverage, care or service. Incentive programs are not used to encourage decisions that result in underutilization.

Guidelines to Help You Stay Healthy

Preventive care is very important for adults and children. Each year, BCBSIL publishes Wellness Guidelines for adults and children. Our annual Wellness Guidelines give you a list of:

- Recommended health screenings
- Immunizations that adults and children should have, and at what ages
- Special health guidelines for women and men
- Other tips to help you make the most of your health

By making some good choices, you can boost your health and well-being. Get your copy of the BCBSIL Wellness Guidelines for adults and children at **bcbsil.com/health/know_your_numbers.html**. Alternatively, you can call the toll-free number on your ID card.

The information provided here is only intended to be a brief summary of the laws that have been enacted and is not intended to be an exhaustive description of the laws or a legal opinion of such laws.

This material is for informational purposes only and is not a substitute for the medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor. The fact that a service or treatment is described in this material is not a guarantee that the service or treatment is a covered benefit under your health benefit plan. Please refer to your certificate of coverage or your summary plan description for more complete details regarding what services are covered including, benefits, limitations and exclusions.