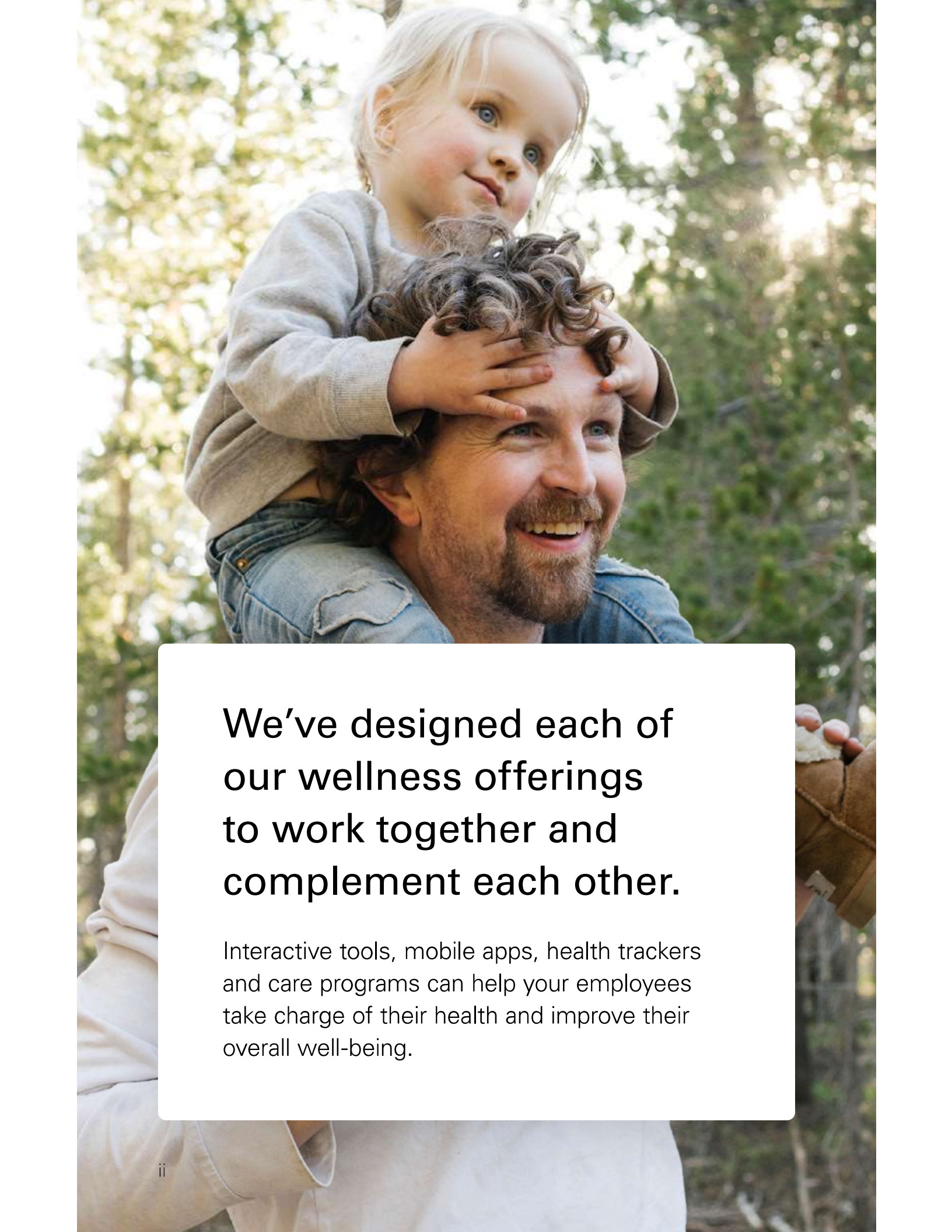




Get to Know Your Wellness Resources



A photograph of a man with curly brown hair and a beard, smiling and looking upwards. A young child with blonde hair is sitting on his shoulders, with their hands resting on the man's forehead. They are outdoors in a wooded area with sunlight filtering through the trees. The image is used as a background for a text overlay.

**We've designed each of
our wellness offerings
to work together and
complement each other.**

Interactive tools, mobile apps, health trackers and care programs can help your employees take charge of their health and improve their overall well-being.



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A woman with long dark hair is shown in profile, smiling and talking on a black smartphone. She is wearing a blue top with a yellow floral pattern. The background is a bright, out-of-focus indoor setting with white curtains.

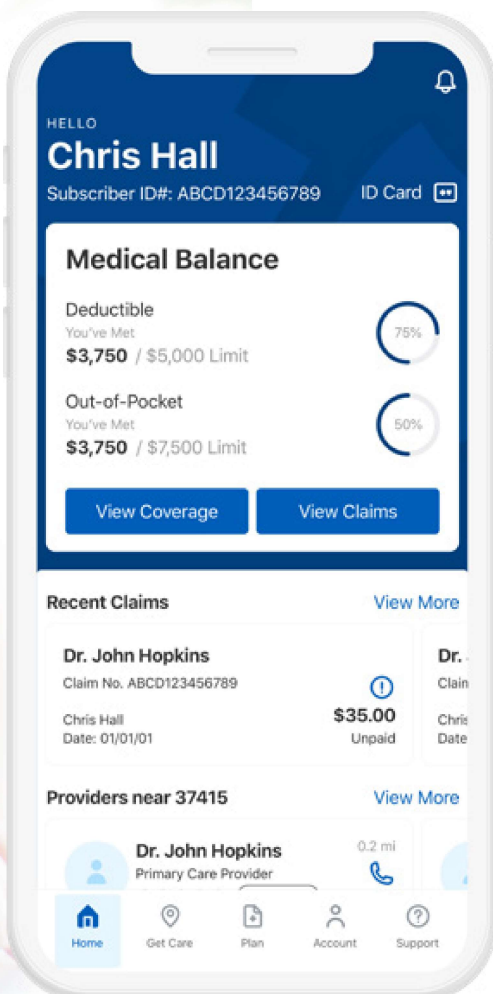
BCBST.com

Your employees' first step to wellness is to create an online BlueCross account if they haven't already. Registering is easy and lets them use our online wellness tools and educational resources. To sign up, they can go to **bcbst.com** and click **register an account**. They'll need their BlueCross Member ID card handy. Once registered, your employees can access the programs in this guide.

BCBSTN Mobile App

The BlueCross BlueShield of Tennessee app makes it easier than ever to get the health information you need, when you need it. With our fresh, user-friendly design you get:

- › **Live Online Chat:** Get help from a live agent on your care team
- › **All Your Details in One Place:** All your plan coverage and costs upfront
- › **Digital ID Card:** See and share your Member ID card with a single tap



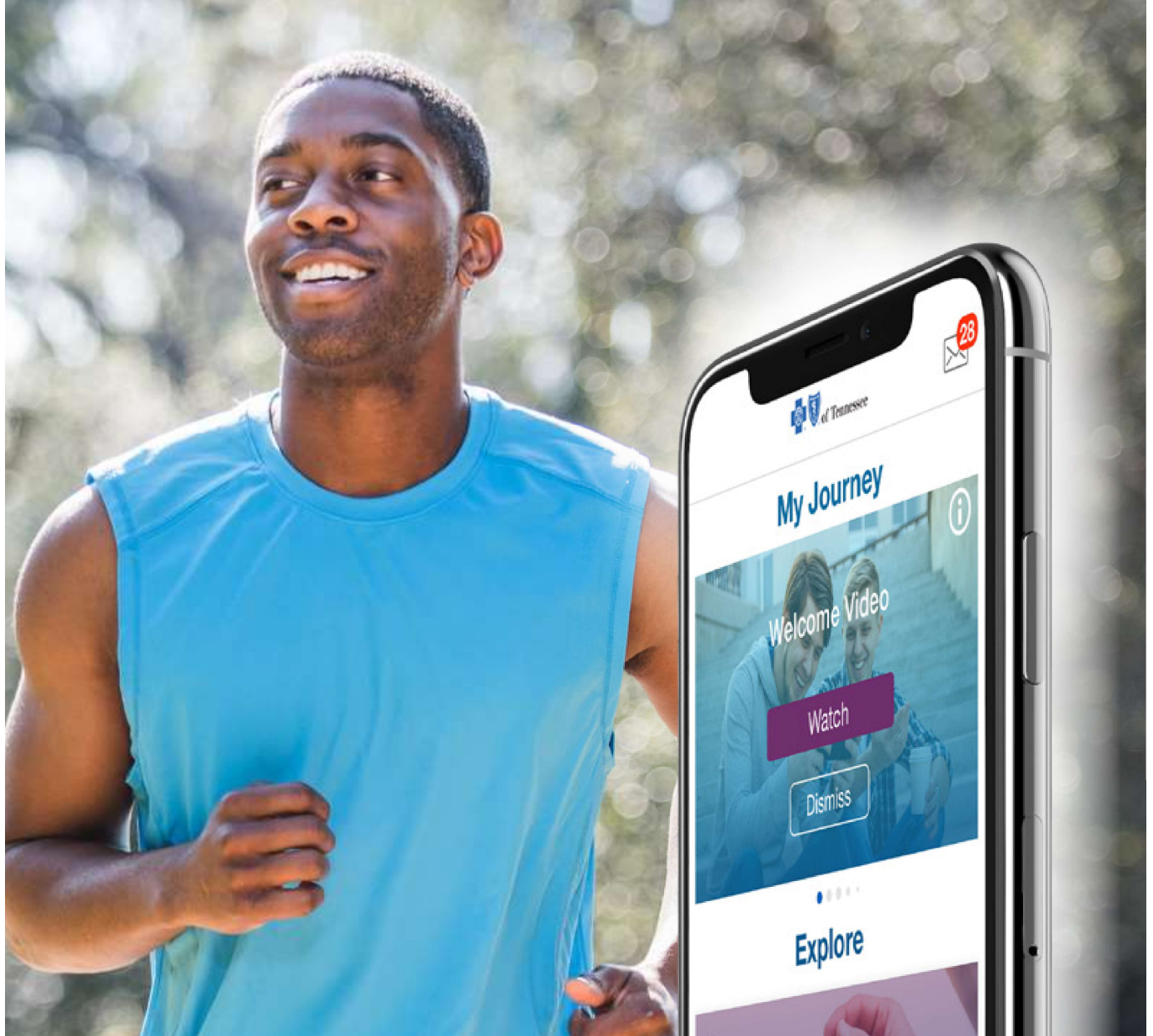
- › **Find Care and Costs:** Find providers near you and how much you'll likely pay for their care
- › **Easy Telehealth Access:** Easy-to-find link to make virtual doctor appointments



Member Wellness Center

Our Member Wellness Center at **bcbst.com** helps your employees keep up with your wellness program. They can use it to:

- › Take their Personal Health Assessment.
- › Monitor their stress level, nutrition, weight, exercise and more with a health tracker.
- › Sync their nutrition and fitness devices or apps, and view their activity.
- › Set health goals or use our trackers.
- › Take an online health course.
- › Participate in wellness challenges.
- › Review their biometric screening results.
- › Find personalized health and wellness content.



AlwaysOn Mobile App

AlwaysOn is a convenient way for your employees to access tools and features of the Member Wellness Center, and more, straight from their smartphone.



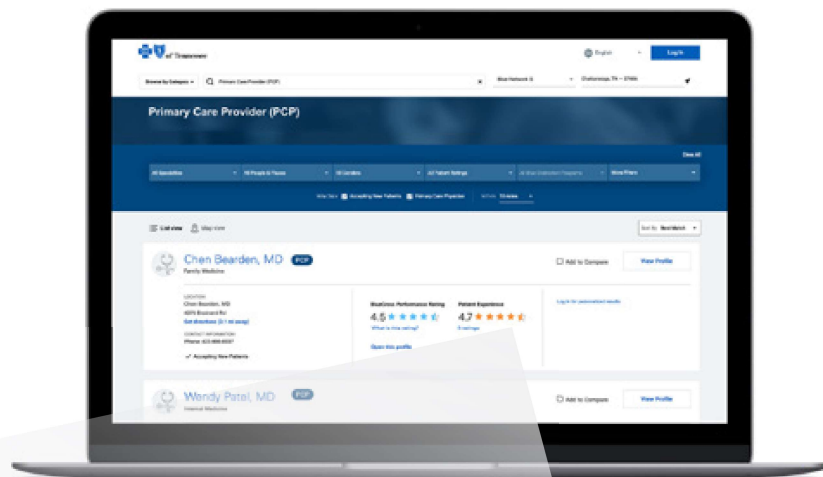
Find Care Tool

Knowing where to go for care and when can help save money. Whatever kind of care your employees need, they can find doctors, specialists, hospitals urgent care facilities and other providers in your network. It's available at **bcbst.com** or in the BCBSTN app.

Helping Make Informed Decisions

Finding the right primary care provider (PCP) goes a long way for your employees' health. That's why we added a rating system to our Get Care tool that helps them find high-quality providers in their network.

The BlueCross performance rating is based on claims data we collect to measure provider performance, as well as data we get from independent third parties. This objective 5-star rating measures quality and commitment to helping keep the cost of your employees' care low.



BlueCross Performance Rating

4.5 ★★★★★

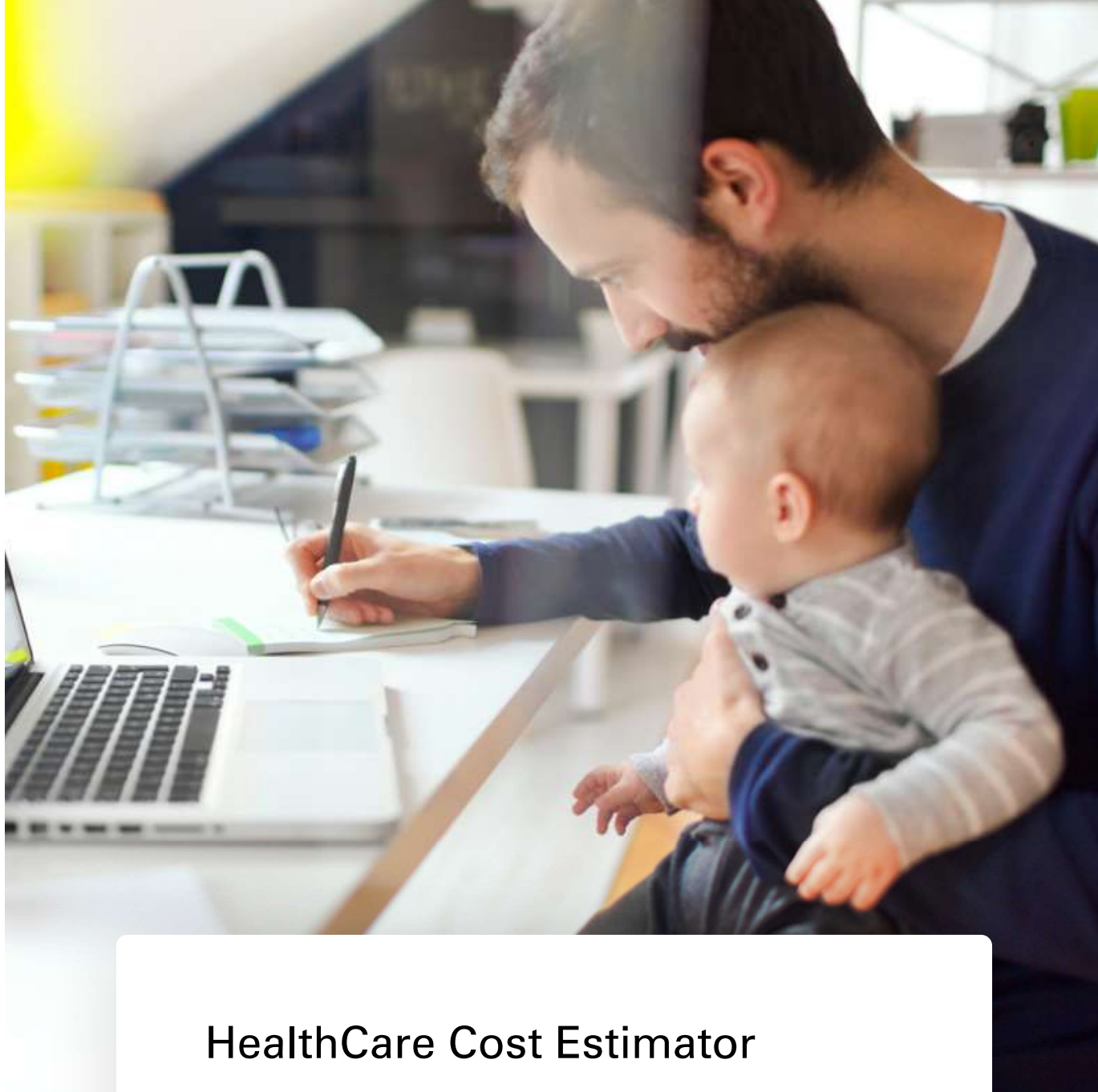
[What is this Rating?](#)

[Open this profile](#)

Patient Experience

4.7 ★★★★★

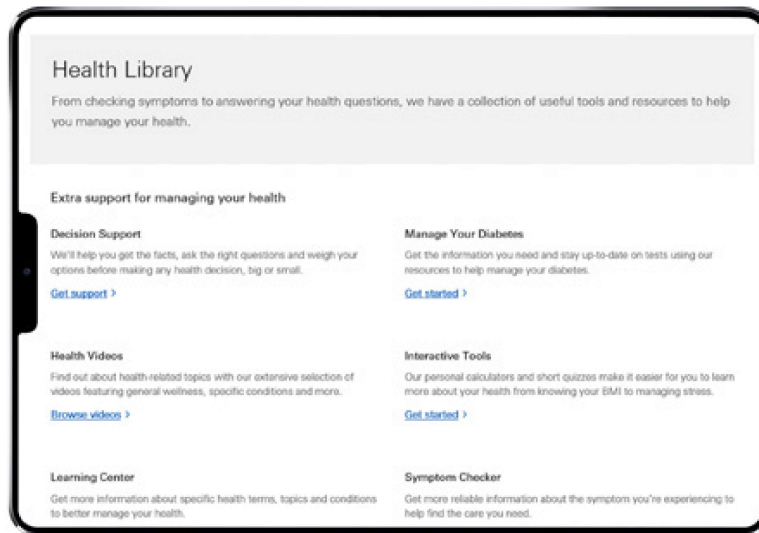
[6 Ratings](#)



HealthCare Cost Estimator

Our HealthCare Cost Estimator offers estimated expenses for more than 1,400 common procedures.* Your employees can use it to compare different providers and facilities, see how other members rated them, and save money.

* Actual costs may vary.



Health Library, Decision Support and More

BCBST.com offers a Health Library full of information designed to help your employees find helpful health-related information, all in one convenient place.

Inside the Health Library, your employees can find:

- › Support to help them make decisions related to tests, medications, surgeries and other treatments
- › Videos about common health conditions, wellness and more
- › Interactive tools to help measure BMI, highlight the financial cost of smoking, measure stress and more
- › A symptom checker to help them determine where to start looking for care



Your employees can visit the **Health Library** by logging in to their **bcbst.com** account.



Exclusive Member Discounts

Our Blue365® member discount program helps your employees live a healthier lifestyle by making healthy choices more affordable. It offers discounts from national and local retailers on:

- › Apparel and footwear
- › Fitness
- › Hearing and vision
- › Home and family
- › Nutrition
- › Personal care
- › Travel



Your employees can look for the discounts they want by logging in to **bcbst.com/memberdiscounts**.

Fitness Your Way

Fitness Your Way, our exclusive low-cost fitness program, for covered family members age 18 and older includes:

- › A one-time enrollment fee of \$19 and monthly memberships from \$19-\$99. Or get a digital-only membership for just \$10/month.
- › Live and pre-recorded online fitness classes — boot camp, yoga, dance, cardio and more
- › More than 10,000 participating fitness locations

To get started, your employees can log in at
bcbst.com/memberdiscounts
or call **1-888-242-2060**, Monday through Friday,
9 a.m. to 6 p.m. ET.

Earn Rewards for Healthy Decisions

Your employees can earn up to \$400 in gift cards each year through our rewards program. They can get started by taking a free personal health assessment (PHA) at **bcbst.com/yourhealth**. After that, they can earn rewards by:

- › Registering for and using Teladoc Health
- › Participating in the Care Management program
- › Getting a flu shot
- › Getting a cancer screening
- › Getting annual wellness exams
- › Managing their diabetes
- › Completing the Healthy Maternity program
- › Tracking their daily steps

Nurseline and NurseChat

Because illnesses, injuries and health questions come up at all hours of the day and night, our registered nurses are available 24/7. Through this free service, our nurses can help your employees by:

- › Talking about their symptoms.
- › Giving general health information.
- › Providing education and support.
- › Helping them make decisions if they're facing surgery or other treatments.



Your employees can call our Nurseline at **1-800-818-8581/1- 800-848-0298 (TTY)** or



Log in to **bcbst.com** to chat with a nurse online.



Anyone who has a life-threatening emergency should call **911**.

Teladoc Health

Teladoc Health lets your employees talk with a doctor 24/7 using their phone, online video chat or our mobile app*.

And they'll typically pay less than they would for a visit to the office or urgent care clinic.

Teladoc Health providers can help treat:

- › Allergies, cold, fever and flu
- › Pink eye
- › Sore throat
- › Respiratory issues
- › Skin conditions (rashes or insect bites)
- › Urinary tract infections
- › Nausea and vomiting
- › Stress, anxiety and depression
- › Relationships, grief and loss
- › Substance use

Customized plans including mental health and dermatology are also included with no additional administrative fee.

Your employees can get started in one of three ways:

- › Log in at **bcbst.com/teladoc**.
- › Call **1-800-TELADOC**.
- › Open the **BCBSTN** app and tap **Talk to a Doctor Now**.

* Video appointments are available from 7 a.m. to 9 p.m. seven days a week or as scheduled. Some additional state restrictions may apply.



Chronic Care Management

A little extra support can go a long way in helping your employees manage long-term health conditions. Care Management is a personalized service available to any adult member on your health plan with these conditions:

- › Coronary artery disease (CAD)
- › Diabetes
- › Congestive heart failure
- › Asthma
- › Chronic obstructive pulmonary disease (COPD)
- › Depression



Your employees can get one-on-one help from a care manager by using our free CareTN app or by calling us at **1-800-818-8581, ext. 4885.**

Back and Joint Care

Nearly half of all adults in the U.S. have a musculoskeletal condition that causes spine or joint pain. Treating pain with opioids can lead to dependence, and in-person physical therapy isn't always convenient.

That's why we're working with Hinge Health to offer their Digital Musculoskeletal Clinic. Participation can reduce members' pain without injections or the risk of opioid treatment. And it helps prevent surgery in two out of every three cases, saving your company money.



Add This Coverage

Coverage can be up and running in as little as 60 days. For more information on the Hinge Health Digital Musculoskeletal Clinic, please contact your BlueCross BlueShield of Tennessee Sales or Account Executive.



Extra Support for Your Employees' Health

Feeling good and staying healthy aren't always easy. If your employees have a recent health diagnosis, we can offer extra support and advice. Our priority is to make sure they get the right care in the right place at the right time.

We can help your employees:

- › Better understand their health problems.
- › Identify helpful support tools and community resources available to them.
- › Develop a plan of care based on doctor's advice.
- › Manage their condition by teaching them how to take their medicine correctly, eat healthy and get the right amount of exercise.
- › Communicate better with their health care providers.



To sign up, your employees can call **1-800-818-8581** and choose **Case Management**.

Diabetes Management Program (DMP)

Our Diabetes Management Program (DMP) gives your employees a helping hand in living with diabetes. After registering, qualifying members get a glucose meter that syncs to Teladoc Health's platform, unlimited strips and lancets. They can also get insights and feedback based on blood sugar readings, track food and activity, receive health nudges for lifestyle challenges, and digital guidance and 1:1 coaching from certified professional coaches.

Your employees can get started in three ways:

- › Call **1-800-945-4355**.
- › Sign in to their **bcbst.com** account and select the **Diabetes Management** link under **Managing Your Health**.
- › Use the Teladoc Health app available in Google Play or Apple App Store.



Healthy Maternity

Our Healthy Maternity program can connect your employees with a maternity nurse, lactation counselor and mental health specialist to give them the help they need during and after their pregnancy. When they sign up, they can expect:

- › Personalized one-on-one support
- › Help setting up appointments
- › Advice to get the most from maternity benefits, including a breast pump
- › After-hours access to our toll-free 24/7 Nurseline for general health-related questions
- › Helpful prenatal information and online pregnancy resources
- › Postpartum support for up to eight weeks after their baby is born
- › Newborn education and details about immunization standards
- › Extra help for high-risk pregnancies



Your employees can sign up and participate through the CareTN app.

Or call us at **1-800-818-8581** and choose **Case Management**, then **Healthy Maternity**.

Mental Health

Stress, substance misuse, depression and anxiety can affect your employees' overall health. If your employees or their families are living with any of these or another mental health condition, we're here to help. Let us connect them with:

- › Diagnosing help
- › Counseling
- › Treatment programs
- › Inpatient or outpatient services
- › Community resources



Anyone who needs help can reach us 24/7 by calling **1-800-818-8581, ext. 7859.**

Members can also enroll in a digital behavioral health program administered by AbleTo. These confidential, eight-week programs are tailored to each member's needs and goals. Members will talk one-on-one with a highly trained and compassionate therapist, coach, or both. For more information, visit **ableto.com/bcbst** or call **1-866-287-1802**.

BlueCross BlueShield of Tennessee complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

For TDD/TTY help call 1-800-848-0298.

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

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Android is a trademark of Google, Inc.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان.
إذا كنت عضواً، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。

若您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140 (聽障專線 (TTY) : 1-800-848-0298)。



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