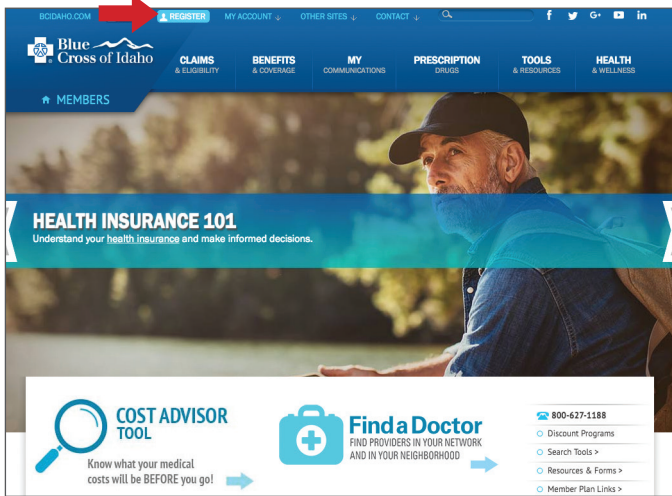


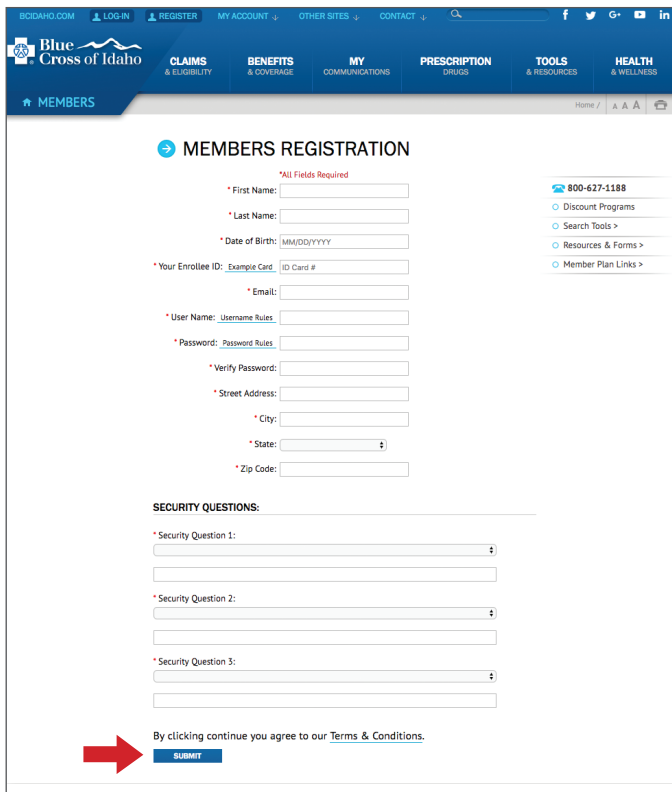
STEP 1:

- Visit **members.bcidaho.com**. Select **Register** from the menu at the top of the page.



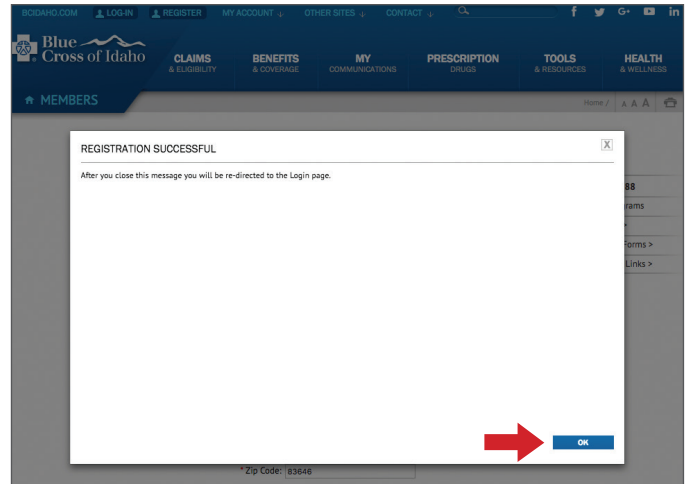
STEP 2:

- Enter your first and last name and email address. Then create a username and password. To help identify you if you forget your password, select three security questions with answers only you know. Click **Submit**.



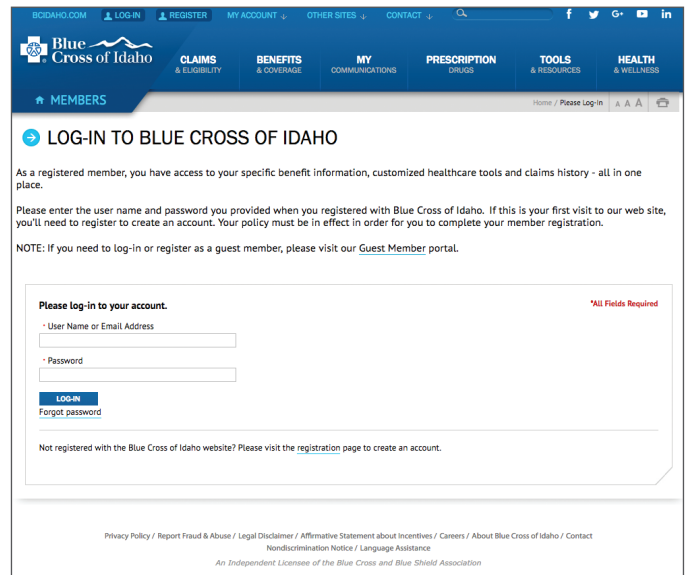
STEP 3:

- A pop-up box will appear once your registration is successful. Select **OK** to be redirected to the Login page.



STEP 4:

- You're successfully registered!
- Select **Login** from the top menu to enter your username and password. You can now access your EOBs, benefits, out-of-pocket amounts, ID card and other important plan information anytime.





TAKE YOUR HEALTHCARE INTO YOUR OWN HANDS.

The Blue Cross of Idaho member app gives you access to the tools and information you need to get the right care for you. With the app, you can:

FIND CARE

Use the search tool to find doctors, hospitals and urgent care, plus where to get services. Filter your results to find in-network care.

ACCESS YOUR ID CARD

Show, send or fax your in-app member ID card to a clinic, hospital or pharmacy when you get care.

GET TELEHEALTH

Find resources to help you connect with a provider from your phone.

KEEP TRACK OF YOUR AND YOUR FAMILY'S CARE

Find out how close you are to your deductible, what you might owe at your next doctor's visit and what services are covered for everyone on your plan.

PRICE PRESCRIPTION DRUGS

Look up prices for prescriptions from the app and find a pharmacy near you.

GET THE APP:

- **Option 1:** Find it in the App Store and Google Play Store
 - o Search for the Blue Cross of Idaho member app in the App Store and in the Google Play Store
 - o Select the app named **Blue Cross of Idaho** (new)
 - o Select **Get** in the App Store or **Install** in the Google Play store to download the app
 - **Option 2:** Scan the QR code to get the app on your iPhone or Android device
- You can also visit bcidaho.com/memberapp to learn more.





Blue Cross of Idaho is always working to find new ways to help keep healthcare costs down. Idaho HealthConnect Blue lets employers lower costs while still offering employees easy access to high-quality healthcare with a seamless member experience.

Idaho HealthConnect Blue combines the power of Blue Cross of Idaho's provider networks with its industry-leading provider incentive program, which rewards healthcare providers based on quality outcomes, not how many procedures are performed.



How does it work?

- Members either select a primary care provider (PCP) or are assigned to one based on their claims history
- Providers must work to beat targets for both medical and pharmacy cost trends
- Blue Cross of Idaho provides additional data, reporting and support to the PCP to help better manage patient care
- If providers meet their targets, they get a share of cost savings
- Employers keep the bulk of claims savings



What are the benefits?

- Quality outcomes
- Lower claims cost
- You only pay for the members in the program.
- No minimum participation
- Seamless member experience with better coordination of care
- Uses Blue Cross of Idaho's PPO, Traditional and Point of Service networks across the state
- Can be combined with other programs, including disease management and tiered networks
- Monthly performance reports

For more information about the program or costs, please contact your Blue Cross of Idaho group representative.

Welcome to Sharecare, a new tool for a new, healthier you!



Overview of wellbeing resources and incentives

Blue Cross of Idaho has partnered with Sharecare to help you live your happiest, healthiest and most productive life. You have access to wellbeing resources to help keep your mind and body strong – at no cost to you.

Take the first steps now

1. Visit **bcidaho.sharecare.com** to register and create a user ID and password.
2. Take your **RealAge® Test** as guided through the Sharecare platform. (If you've already registered for Sharecare, simply log in and re-take the RealAge Test.)
3. Download the **Sharecare app** to your mobile device or tablet from the App Store or Google Play.
4. Pursue your best life and earn green days using tools and resources from Sharecare.



*Note: You must register for Sharecare at **bcidaho.sharecare.com** before downloading the app in order to unlock the benefits available to members.*

More about Sharecare's tools and resources

As a member of the Sharecare community, you get access to personalized tools and resources that help you understand your daily habits and live a healthier life – whether you have a long way to go or you want to reach the next level.

Take the RealAge Test.

The RealAge Test within Sharecare will reveal your body's true age based on your eating, exercise and sleep habits, behaviors and existing conditions.

Leverage your health profile.

Sharecare creates a personalized experience and profile for you with actionable recommendations so you can start improving your RealAge immediately.

Earn your green days.

Sharecare makes it easy to track your health and record your progress in one place – from your fitness and steps to your eating, stress, sleep and more. When eight of the 13 health factors are green on a given day, you earn a green day, which can help lower your RealAge.

Have peace of mind with Sharecare and your privacy. We take privacy and security very seriously. Sharecare will never share your personal data with your employer or anyone without your permission.

This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to Blue Cross of Idaho members. Sharecare, Inc., does not provide Blue Cross of Idaho products or services and is solely responsible for the health improvement management services it provides.



LOWERING THE COST OF CARE FOR OUR MEMBERS

Through the ChoiceDocs plan, Blue Cross of Idaho is highlighting highly effective, affordable providers, giving members the incentive of a lower, or even no copayment to see these select healthcare providers. ChoiceDocs is another tool helping us lower claims cost, creating savings for everyone.

The Issue

Just like any other high-value purchase, healthcare consumers can shop around for affordable, highly effective care, keeping more healthcare dollars in their pockets. However, many people don't know that costs vary between healthcare providers based on many factors – from the facility where they practice to the tests they order.

Our Solution: ChoiceDocs

Blue Cross of Idaho is dedicated to lowering the cost of care. One way we do this is through ChoiceDocs. PPO plan members can use our online provider directory to find ChoiceDocs-participating providers. When members visit ChoiceDocs providers, they'll pay a lower, or even no copayment. Members can still see any in-network provider they want, but they'll pay the regular copay.

How it Works

- Both primary care and specialty providers who contract with Blue Cross of Idaho are assessed using a cost-efficiency score.
- The efficiency score assessment is performed by IBM Watson using Blue Cross of Idaho data to evaluate episodes of care.
- Providers with the highest efficiency rating will qualify as a ChoiceDoc.
- When PPO members search for a provider, they will get a list of options that include providers defined as ChoiceDocs. Members can choose to visit a ChoiceDoc for an enhanced benefit. They will receive their standard benefit if they see a provider who has not been defined as a ChoiceDoc.
- The advantage of choosing a ChoiceDocs provider is that members will pay a lower or no copayment for office visits and get care from a provider who has been classified as providing highly effective care.

Program Costs and Savings

- Fully insured groups: Estimated savings is 1 percent of medical claims costs.
- Self-insured groups:
 - Estimated average savings is 1 percent of medical claims costs, assuming that 10 percent of membership who are not using ChoiceDocs will move to ChoiceDocs for services.
 - No extra cost to a group to add ChoiceDocs.

FAQs

How is the ChoiceDocs network evaluated?

Primary care and specialty providers contracting with Blue Cross of Idaho will be evaluated using cost efficiency scores. Those with a high efficiency score that meets our requirements will be assigned to the ChoiceDocs tier in the PPO provider directory. Providers' cost efficiency scores will be re-evaluated annually and renew July 1.

How will this save us money?

Blue Cross of Idaho estimates that groups who adopt ChoiceDocs will see a 1 percent average reduction in claims if 10 percent of members who are not currently using a Choice Docs-level provider move to ChoiceDocs provider. Results may vary based on member use of ChoiceDocs. Even with lower copayments for members, group clients will not see increases in premium or administrative fees.

Are members penalized for not using a ChoiceDocs provider?

PPO plan members who visit a ChoiceDocs provider will have a lower or no copayment for office visits. However, members who do not visit a ChoiceDocs provider will only pay the regular plan copayment. They are not charged a higher copayment or extra fees.



Need more information?

Not sure how this will benefit your team?

Visit **bcidaho.com/choicedocs** to learn how you and your employees can save on care from choice providers.

Blue Cross of Idaho makes it easy for members to compare the cost of procedures at different healthcare facilities. When members choose the more-affordable, highly effective option, they will be rewarded with cash – and everyone saves.

The Issue

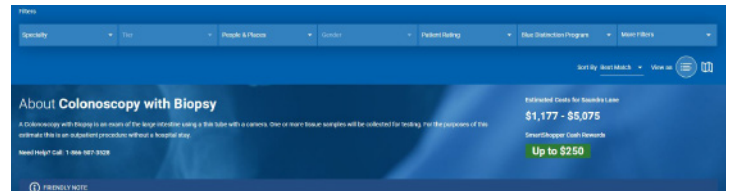
The cost for healthcare procedures like mammographs, CT scans and knee replacements can vary depending on where they are performed. Extra charges for a hospital stay, doctor's fees, lab work, anesthesia and other services related to a procedure can also add up, meaning higher copays or coinsurance for members and overall healthcare spend for employers.

SmartShopper

SmartShopper empowers members to shop around for the care they need while helping both members and employers cut healthcare costs. Using the CostAdvisor cost transparency tool, members can search for services and find the estimated cost based on their plan benefits. At the same time, they can see the SmartShopper cash reward offered for using different facilities. When members select a SmartShopper-eligible location, they're sent a reward. Making the more-affordable choice leads to savings for members and employers.

How it Works:

- After a provider recommends a medical procedure, a member logs in to their Blue Cross of Idaho member account at **members.bcidaho.com** and accesses the CostAdvisor tool.
- In the tool, the member searches for a service or procedure, using filters to refine the search.



- Search results will show the member a list of facilities, plus the estimated cost and the cash reward amount. Facility contact information and patient reviews are also included.
- The member chooses a facility and makes an appointment or contacts the SmartShopper Personal Assistant team to schedule it.
- If the member visits a facility with a cash reward (based on submitted claims), the reward will be on its way to the member four to six weeks after the date of the procedure.

FAQs

Are members required to use the SmartShopper program?

No. Blue Cross of Idaho will let members know how to use CostAdvisor to shop for care, why they will benefit by selecting the lower-cost option and how they can earn a cash reward through the SmartShopper program. However, they are not required to use the SmartShopper program.

Are members penalized for not using a lower-cost facility when they need to get a procedure done?

No. Blue Cross of Idaho wants to reward members who select a more affordable facility, but there is no penalty for not using the lower-cost facility. Members are welcome to use any facility they prefer, although they will get the most out of their benefit when they use in-network facilities. They will pay any applicable copay or coinsurance for care at any facility.

What's included in the estimated cost that a member sees in the CostAdvisor tool?

The estimated cost to a member for a procedure includes the services and fees that usually come with medical procedures. These include hospital stays, facility and doctor's fees, lab work, anesthesia and follow-up visits.



Need more information?

Not sure how this will benefit your team?

Visit **bcidaho.com/smartshopper** to learn how you and your employees can be smart shoppers.

Save Money with SmartShopper

Save on these health care services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
Hysteroscopy with Removal of Lesion(s) or Uterine Lining (e.g. Endometrial)	\$150	\$75	\$25
Knee Arthroscopy with Cartilage Repair	\$250	\$125	\$50
Knee Repair (Arthroscopic)	\$250	\$125	\$50
Knee Replacement	\$500	\$250	\$125
Left Heart Catheterization	\$500	\$250	\$125
Lithotripsy - Fragmenting of Kidney Stones	\$250	\$125	\$50
Mammogram	\$25	N/A	N/A
MR Angiography Head without Dye	\$150	\$75	\$25
MRI with or without Contrast	\$150	\$75	\$25
Nasal/Sinus - Corrective Surgery - Septoplasty	\$150	\$75	\$25
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$25
Nasal/Sinus - Submucous Resection Inferior Turbinate	\$150	\$75	\$25
PET Scan Image with CT from Skull base to Mid-Thigh	\$150	\$75	\$25
Removal of Ovaries and/or Fallopian Tubes (Laparoscopic)	\$250	\$125	\$50
Removal of Prostate Gland and Surrounding Tissue	\$150	\$75	\$25
Repair of Laparoscopic Inguinal Hernia	\$250	\$125	\$50
Repair of Umbilical Hernia (Age 5+)	\$500	\$250	\$125
Repair of Ventral Hernia	\$250	\$125	\$50
Revision of Total Hip or Total Knee Replacement	\$500	\$250	\$125
Shoulder Arthroscopy with or without Rotator Cuff Repair	\$250	\$125	\$50
Shoulder or Elbow Replacement	\$500	\$250	\$125
Spinal Fusion (Anterior, Posterior, or Neck)	\$500	\$250	\$125
Tonsillectomy and Adenoidectomy	\$150	\$75	\$25
Total Hysterectomy (Laparoscopic)	\$150	\$75	\$25
Total Thyroid Removal	\$250	\$125	\$50
Tubal Block or Tubal Ligation (Laparoscopic)	\$250	\$125	\$50
Tympanoplasty (ear drum repair)	\$150	\$75	\$25
Tympanostomy and Myringotomy	\$150	\$75	\$25
Ultrasound	\$25	N/A	N/A
Upper GI Endoscopy with or without Biopsy	\$250	\$125	\$50
X-Ray	\$25	N/A	N/A

Save Money with SmartShopper

Earn a reward check every time you and your family choose an eligible lower-cost, high-value doctor or facility for the health services listed below. Keep this list for reference of procedure categories that could earn you reward dollars through SmartShopper. And don't forget that you must shop before you have the procedure to earn a reward.

To learn more, call our Personal Assistant Team at **1-866-507-3528** or visit **bcidaho.com/smartshopper**

Save on these health care services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
ACL Repair by Arthroscopy	\$250	\$125	\$50
Appendix Removal (Laparoscopic)	\$500	\$250	\$125
Back Surgery - Laminectomy	\$500	\$250	\$125
Benign Breast Tumor Removal	\$150	\$75	\$25
Bladder Repair For Incontinence (Sling)	\$250	\$125	\$50
Bladder Scope with Stent	\$250	\$125	\$50
Bone and Joint Scan of Whole Body	\$150	\$75	\$25
Bone Density Study of Spine or Pelvis	\$50	\$25	N/A
Breast Biopsy Percutaneous with Imaging	\$250	\$125	\$50
Breast Lumpectomy	\$150	\$75	\$25
Bronchoscopy	\$250	\$125	\$50
Bunionectomy	\$150	\$75	\$25
Carpal Tunnel with and without Scope	\$150	\$75	\$25
Cataract Removal	\$150	\$75	\$25
Colonoscopy with or without Biopsy	\$250	\$125	\$50
Colonoscopy with Removal of Lesion(s) or polyp(s)	\$250	\$125	\$50
CT Abdomen & Pelvis with or without Contrast	\$100	\$50	\$25
CT Angiography with or without Contrast	\$100	\$50	\$25
CT Scan with or without Contrast	\$100	\$50	\$25
CT Soft Tissue Neck with Dye	\$100	\$50	\$25
Echocardiogram - Transthoracic	\$75	\$25	N/A
Fibroid Removal (Laparoscopic)	\$250	\$125	\$50
Gall Bladder Removal (Laparoscopic)	\$250	\$125	\$50
Hammertoe Correction	\$150	\$75	\$25
Hernia Inguinal Repair (Age 5+, Non-Laparoscopic)	\$150	\$75	\$25
Hip Replacement	\$500	\$250	\$125
Hysterectomy	\$150	\$75	\$25
Hysterectomy with Ovary and/or Fallopian Tube Removal (Laparoscopic)	\$150	\$75	\$25
Hysteroscopy Uterine Tissue Sample (with Biopsy, with or without D&C)	\$150	\$75	\$25



WE BELIEVE OUR MEMBERS SHOULD HAVE ACCESS TO MORE AFFORDABLE HEALTHCARE FOR THEIR CHILDREN. ONE OF OUR NEWEST BENEFITS AIMS TO DO JUST THAT.

Many of our members can pay no out-of-pocket copay when they take their covered dependent children to the doctor.¹

What's covered:

- Visits to both primary care providers (PCPs) – such as family care providers, pediatricians, nurse practitioners or physician assistants – and specialists
- Visits to urgent care clinics
- Visits for covered dependent children age 17 and younger
- Visits to mental health providers, such as therapists, counselors and psychiatrists
- Many preventive screenings and vaccinations that take place during office visits

Note: This benefit is not available to all members. Please check your plan documents to make sure you have this benefit. You can find your contract by logging in to your account at **members.bcidaho.com**. You can also confirm by calling the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.

¹Excludes emergency room visits and laboratory, X-ray and other diagnostic services.

SCRIPTSOURCING PROVIDES A UNIQUE OPPORTUNITY TO HELP EMPLOYEES **SAVE MONEY** ON NAME BRAND MEDICATIONS.



**Enrollment
is simple!**

Simply call **410-902-8811**, and a Prescription Advocate will walk you through the enrollment process.

Some of the advantages of joining the ScriptSourcing program are:

- Employees and Dependents pay \$0 Copay for name-brand maintenance medications
- Prescriptions are shipped directly to your home with no shipping or handling costs
- No out-of-pocket expenses
- ScriptSourcing saves the health plan money, which translates into lower premiums



**CALL:
410-902-8811**

ScriptSourcing

6080 Falls Road

Suite 201

Baltimore, MD 21209

www.scriptsourcing.com



scriptsourcing



Idaho School Benefit Trust



Hinge Health

Conquer back or joint pain without drugs or surgery

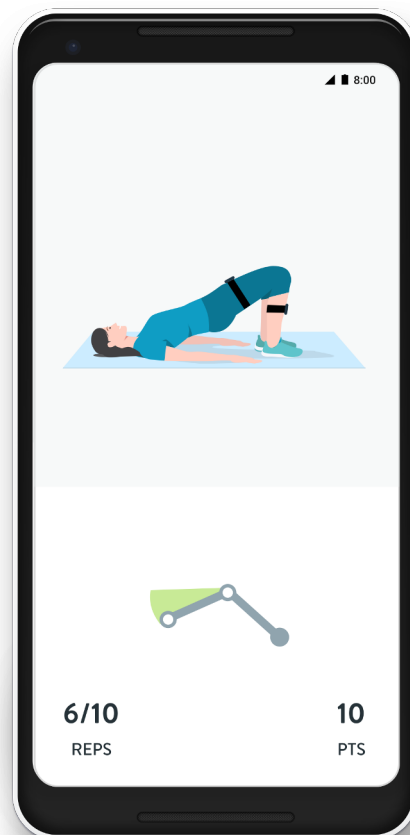
We provide all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your condition, a free tablet and wearable sensors, personal coach and physical therapist. Best of all, it's **free** — 100% covered by Idaho School Benefit Trust (ISBT) for you and eligible family members*.

Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints

Join for your **back, knee, hip, neck, or shoulder**. On average, our participants cut their pain by over 60%!

*Eligibility: Employees and dependents 18+ enrolled in an Blue Cross of Idaho medical plan through ISBT are eligible.



Coming soon! To learn more and join the waitlist, visit:

HINGEHEALTH.COM/ISBT

CHANGE YOUR LIFE IN 16 WEEKS

Take control of your risk for
developing Type 2 diabetes.



Blue Cross of Idaho has partnered with Solera Health to offer a new benefit to help you take better control of your health. The Diabetes Prevention Program can help those with prediabetes take steps to prevent them from developing Type 2 diabetes, at no out-of-pocket cost.

The free 16-week program can help you lose weight, adopt healthy habits and significantly reduce your risk of developing diabetes. You'll be able to choose from an array of national and local programs, like Weight Watchers®, Retrofit and HealthSlate. You can also choose between online or in-person programs.

While programs differ, most include the following elements:



Access to
a personal
health coach



Weekly
lessons



A small group
for support



Tools like a wireless
scale or an activity
tracker

Log in to your online member account at
members.bcidaho.com to see if you qualify.