



Understanding Your Benefits and Controlling Your Health Care Costs

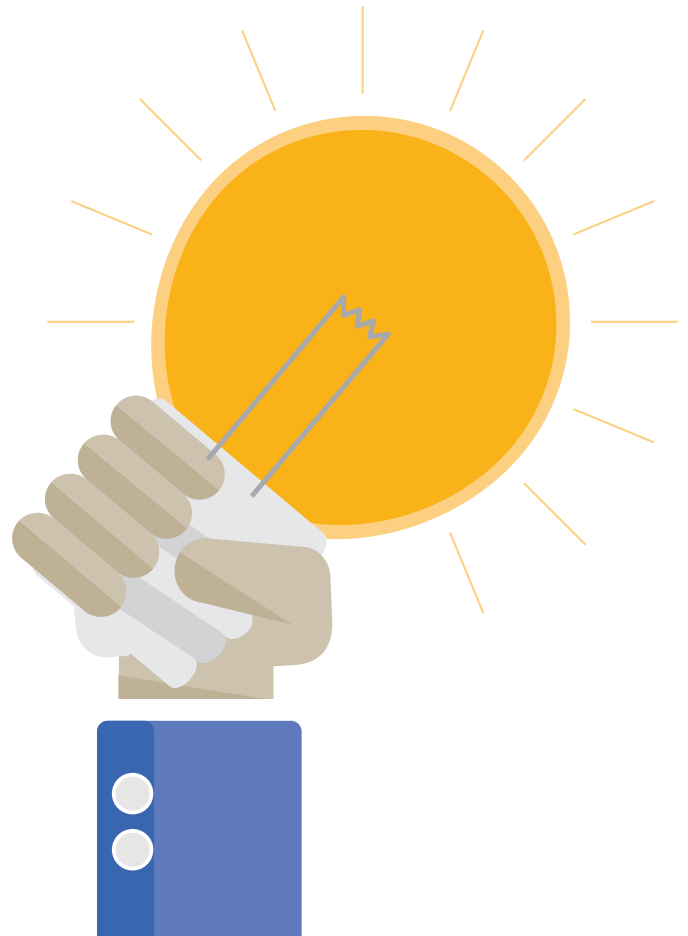
We understand your health care benefits are important to you. At BlueCross BlueShield of South Carolina, we strive to offer you affordable coverage with excellent benefits and customer service. Together we can work to control the increasing cost of health care and coverage. One way we do this is by keeping accurate records for you and your family.

You may receive forms from us in the mail asking for information. When you complete and return these forms, you help us pay your claims correctly and promptly.

For example, we may ask whether:

- You have additional group health insurance (Coordination of Benefits).
- You have Medicare.
- You were injured at work (workers' compensation).
- Another party may be liable for your injuries (subrogation).
- You have a dependent who is over age 26.

BlueCross values the privacy of your personal health information. We designed our procedures for getting this information from you to protect your privacy. They comply with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). If you choose to submit information through our website, rest assured that the site is secure and safe.



Coordination of benefits

Your employer's contract with BlueCross contains a Coordination of Benefits (COB) provision. It applies when you or a family member is covered by another group plan or any kind of insurance with health care benefits. For example, you may have benefits through your employer, plus coverage under your spouse's health plan. Or, a dependent child may have coverage under each parent's health plan.

BlueCross uses COB to determine who pays your claim first. **COB helps:**

- Ensure that the right carrier processes your claims.
- Prevent duplication and overpayments.
- Maximize your benefit coverage and reimbursements.
- Keep medical costs lower for you and your employer.

You may receive an Other Health Insurance Questionnaire in the mail asking if you have health care benefits with another insurance company in addition to your BlueCross coverage. Be sure to complete this form even if you or your dependents do not have coverage with another health plan. BlueCross needs to update this information each year. Returning this form promptly will help speed up the processing of your claims.

Here's how to submit this information.

- **Online:** Visit www.SouthCarolinaBlues.com to complete the form.
- **Phone:** Call the Customer Service number on your BlueCross member ID card.
- **Mail:** Complete and return the form.

If you do not have other health care benefits, you also can call the Customer Service number on your member ID card and follow the prompts to update your information.



Medicare coordination

BlueCross uses Medicare coordination when a person has private health coverage as well as Medicare. The federal government has established rules to determine when Medicare pays a claim instead of the group health plan.

In certain cases, Medicare is considered the "primary" plan and the group health plan is considered "secondary" coverage. These federal rules are complex. The primary and secondary status of group health coverage depends on many factors. If you have Medicare and group health coverage, ask your employer which coverage is primary for you.

You may receive an Other Health Insurance Questionnaire in the mail asking if you have coverage with another insurance company in addition to BlueCross. You must complete this form and return it to us even if Medicare does not cover you or your dependents. We need to update this information every year. Returning the form promptly will help speed up the processing of your claims.

You can update your Other Health Insurance information by following the steps in the **Coordination of Benefits** section.

Workers' compensation

If you get hurt at work or become ill because of work-related circumstances, your employer's workers' compensation coverage should pay your medical bills.

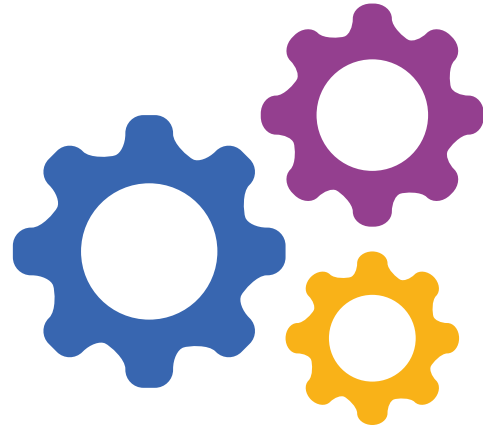
If you get hurt or sick due to another person's intentional act or negligence, the person responsible for your injury or illness should pay for your medical care. For example, if you are injured in a car accident and it is the other person's fault, that person should pay your medical expenses.

BlueCross uses workers' compensation and subrogation to ensure that if someone else caused your illness or injury, your health care bills are paid correctly. Our efforts help contain health care costs by reducing the premiums you and/or your employer have to pay. This also can reduce the benefit costs your health plan applies to your lifetime maximum.

You may receive an Accident Questionnaire in the mail asking about the nature of your injury or illness. BlueCross needs this information to see if your claims are work related or related to an accident someone else caused. We cannot pay your claims until we receive this information.

Here's how you can submit workers' compensation and subrogation information.

- **Mail:** Complete and return the form.
- **Phone:** Call BlueCross at 800-288-2227, ext. 43060.
- **Fax:** Complete and fax the form to 803-865-0654.
- **Online:** Visit www.SouthCarolinaBlues.com to download the form.



We are glad to have you as part of the BlueCross BlueShield of South Carolina family and we want to help you get the most out of your health plan. If you have any questions, visit www.SouthCarolinaBlues.com and log in to your My Health Toolkit® account. Or simply call the number on the back of your BlueCross membership card.



SouthCarolinaBlues.com

This information is not intended to replace the complete plan description in your benefit booklet. Language in the booklet governs the plan.