How to Get the Most from your health plans

Use In-Network Providers

- When you use doctors, hospitals and other medical facilities that are in your network, you receive a higher level of benefit coverage, which means you pay less out of pocket for these services.
- If your doctor refers you to specialists for services or tests, make sure the health practitioner or facility is in-network.
- Use Provider Finder® at bcbsil.com or call customer service at 800-458-6024 prior to obtaining the services to confirm in-network status.

Understand Your Insurance Coverage

- Is a particular test or procedure covered by your plan? Should you get pre-approval before beginning a course of treatment? Avoid financial surprises by finding out ahead of time.
- Speak with a Customer Advocate who can help you better understand your benefits by calling customer service at 800-458-6024.

During Your Doctor Visit

- Provide complete information about your health history.
- Make a list of prescriptions and over-the-counter products you are taking and review them with your health practitioner.
- Prepare a list of questions ahead of time.
- Take notes during the visit.
- If you don’t understand why a test or treatment is recommended, ask for clarification or alternatives before you have it.