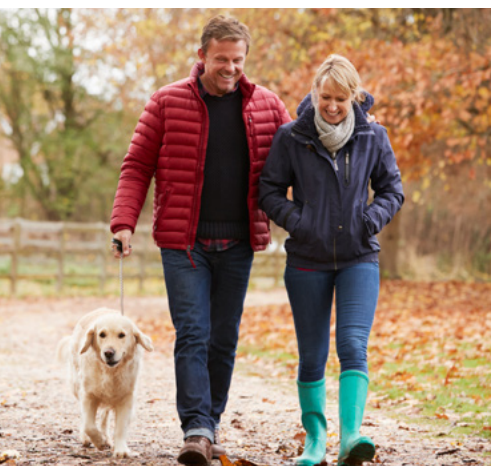




2021 Wellness Incentives and Resource Guide



The Rewards of Healthier Living

The City of Memphis and BlueCross BlueShield of Tennessee are here for you on your health journey, and we have an incentive program to help. It's easy to participate, and you get rewarded for your efforts.

Build a Program That Suits Your Lifestyle

Our rewards program lets you create a plan that's right for you. You're more likely to meet your health goals if you choose topics and events that interest you.

Get started by logging in to the rewards center. Wellness activities are on page 4 of this guide.

Here's How You Can Earn Your Incentives

We understand everyone approaches their health differently. That's why you can earn wellness incentives in different ways, from completing a biometric health screening to talking with a health coach. The table on the next page has everything you need to start earning your incentives. **Remember, you'll have to complete all your activities by Dec. 31, 2021, to get your incentive.**

Getting Started

Your first step to earning your incentives is to register your account at **bcbst.com/memphistn**. Then you can complete your Personal Health Assessment.

How to Register

You'll need your Member ID card to sign up.

1. Visit **bcbst.com/memphistn**
2. Choose the **Log In** or **Log In/Register** button at the top of the page.
3. Then, click **Register Now**.

Wellness Activity Complete any of these activities to earn your incentive.	Reward	When Will I See My Reward?
Biometric Screening (at a city event or with the online physician form at your doctor's office)	\$50 Employee \$25 Spouse	10-15 business days after the event or after receipt of the physician form
Annual Wellness or Well-woman Exam* * Covered at 100%	\$50 Employee \$25 Spouse	4 – 6 weeks after provider submits claim
Behavioral Health Check-Up* To find a provider 1. Log in at bcbst.com/memphistn 2. Click Find Care & Estimate Costs 3. Type "Behavioral Health" in the search field or 4. Call us at 1-800-818-8581 and choose case management * First 10 visits covered at 100%	\$50 Employee \$25 Spouse	4 – 6 weeks after provider submits claim
Dental Cleaning (if enrolled in dental plan) To find a provider 1. Log in at bcbst.com/memphistn 2. Click Find Care & Estimate Costs 3. Type "Dental" in the search field or 4. Call us at 1-800-818-8581	\$25 Employee \$25 Spouse	4 – 6 weeks after provider submits claim
Flu Shot* (Show your Member ID when you get your shot) * New for 2021	\$25 Employee \$25 Spouse	4 – 6 weeks after provider submits claim
Your Choice – Pick ONE of the following activities to complete: Personal Health Assessment (PHA) 1. Log in at bcbst.com/memphistn 2. Choose Managing Your Health 3. Click Member Wellness Center	\$50 Employee \$25 Spouse	7-10 days after completion of the PHA
Lifestyle Health Coaching (Four phone or secure messaging sessions) Contact a coach at 1-866-498-9806 .		Up to 2 weeks following completion of fourth session
Care Management (One or more phone sessions with a care manager) For more information, call 1-800-818-8581 .		Up to 3 weeks following completion of session
Move to Earn: 1 million steps (Sync your device or app with the Member Wellness Center to help you take about 4,000 steps a day.)		Up to 2 weeks following completion of 1 million steps

Total Employee **\$250**
 Total Spouse **\$150**
Total Household \$400



We're here to help you stay healthy. All employees can earn rewards for participating in a wellness program. If you can't complete a wellness activity, you may be able to earn your reward another way.



Contact us at **wellness@memphistn.gov** or **901-636-6592**, and we'll work with you and your doctor to find a rewarding activity that's right for you.

What's a Behavioral Health Visit?

Taking care of your mind is essential to your well-being. A behavioral health visit lets you get help with managing stress, emotional issues, substance use disorders and other common conditions that can affect your quality of life.

What's a Biometric Health Screening?

A biometric health screening helps you understand your health, see where you can make improvements and find signs of health risks.

How to get your screening:

- › Attend an on-site biometric screening event with the City.

OR

- › If you can't attend an on-site event, just download the online physician form and take it with you to an appointment with your primary care provider. Ask them to complete the form, then follow the instructions on the form to submit it and earn your reward.

To download the physician form:

1. Log in at **bcbst.com/memphistn**.
2. Click **Managing Your Health**.
3. Scroll down and select **Biometric Screening**.



Download the myBlue TNSM and AlwaysOn[®] apps from your phone's app store.



Check out **myBlue TN** to see your benefits and claims, find care near you, check your rewards, use PhysicianNow[®] Powered by MDLIVE and connect with Nurseline. You can log in and manage your bcbst.com account there, too.



Use **AlwaysOn** to complete your Personal Health Assessment, connect with your health coach, sync your fitness device, and find helpful health and wellness content.

Redeeming Rewards

Your incentive program rewards you for healthy choices. Just do the wellness activities that interest you, and then visit the rewards center to get your rewards. **Remember, you need to redeem them by Feb. 28, 2022.**

How to get your rewards:

1. Log in at **bcbst.com/memphistn**.
2. Click **Managing Your Health**.
3. Choose **Rewards**.
4. Click **on Redeem in the Rewards Catalog Tile**.
5. Decide if you want a merchant gift card or a prepaid Visa card.
6. If you want a merchant gift card:
 - Choose **Redeem** under the gift cards option.
 - Choose **Gift Cards** to search for your gift card and then follow the prompts.
7. If you want a prepaid Visa card:
 - Choose **Redeem** under the Visa card option.
 - Choose a gift card amount and then follow the prompts.

You'll receive your gift card within 21 days of your order.



If you have questions about redeeming your rewards or didn't receive your gift card, please call **1-844-269-2583**.

A close-up, slightly blurred photograph of gym equipment, specifically a piece with large black and grey padded handles or weights, set against a dark, out-of-focus background.

Extras to Help You Stay Healthy

Member Discounts

With our member discount program, you can save on fitness gear, weight loss programs or even a low-cost gym membership. You can get both national discounts and local offers for savings on fitness, personal care, healthy eating, lifestyle and wellness. Our program encourages you to live a healthier lifestyle by making healthy choices more affordable. Find your exclusive discounts by logging in at **bcbst.com/memphistn**.



Fitness Your Way™

Our no-hassle member fitness program connects you with more than 10,000 gyms and fitness centers nationwide. With no long-term contracts and a website that allows you to search for facilities near you, Fitness Your Way makes working out simple.

- › Affordable. One-time enrollment fee of \$29 and a \$29 monthly fee per member.
- › Online convenience at **bcbst.com/memphistn**. You can easily find fitness centers, enroll and manage your activity online or by calling **1-888-242-2060**.

Getting the Care That's Right for You

City of Memphis Employee Clinics – \$0

When you're sick or injured, you want help right away. But the ER can cost much more than our employee clinics.

City of Memphis employee clinics can treat:

- › Allergies, cold or flu
- › Rashes or skin problems
- › Pink eye or other infections
- › Minor cuts, breaks, strains or sprains
- › Minor back, shoulder or muscle pain

Visit our Union Avenue and City Hall locations:

1520 Union Avenue

Monday & Friday:

8 a.m. to 4 p.m.

Tuesday–Thursday:

10 a.m. to 6 p.m.

(901) 725-9055

City Hall

125 North Main

Level 1B

Monday–Friday:

8 a.m. to 4:30 p.m.

(901) 636-0111

Sanitas Medical Centers – Copay/Deductible

Our members can go to Sanitas medical centers for convenient primary care services, preventive screenings, vaccinations and faster test results with on-site labs, plus urgent care at some locations.

And with online scheduling, chat and telemedicine options available at no extra cost, members can get the care they need without leaving home.

Urgent Care Centers – \$50

If you can't visit an employee clinic or Sanitas location, urgent care centers cost less than the ER. And they're usually open after hours.

Emergency Room – \$300

If you need immediate help for a critical or life-threatening illness or injury, call 911 or go to the nearest emergency room. ERs are open 24/7.

PhysicianNow® Powered by MDLIVE – \$0

PhysicianNow can connect you with board-certified doctors, dermatologists and therapists 24/7 by phone, computer or tablet.*

To register for PhysicianNow:

1. Log in at **bcbst.com/memphistn**.
2. Choose Managing Your Health, then choose **PhysicianNow**.
3. Create a username and password, and complete a brief medical history for you and your dependents under the age of 18 (this must be done before your first consultation).
4. You can also call **1-888-283-6691**.

* Some state restrictions apply.

Nurseline and NurseChat – \$0

Nurseline lets you talk to a nurse anytime, anywhere.*

Use Nurseline if you need symptom advice, have health questions or want guidance on upcoming surgery or treatment.

Call Nurseline at **1-800-818-8581** (TTY: 1-800-848-0298) or log in at **bcbst.com/memphistn** to chat with a nurse online.

* If you have a life-threatening emergency, call 911.

One-on-One Support for Your Health

Behavioral Health Care Management

We're here to help you take care of your emotional health as well as your physical health. Our Behavioral Health team connects you with:

- › Evaluations
- › Treatment programs
- › Counseling
- › Inpatient or outpatient services
- › Community resources

Call **1-800-818-8581** (Case Management, option 6, then Behavioral Health, option 5) to learn more.

Healthy MaternitySM

The Healthy Maternity program offers mothers-to-be important pregnancy-related health care information and support.

Once enrolled, you'll get:

- › Personalized one-on-one support from a maternity nurse
- › Help from our high-risk maternity nurses or a certified lactation counselor if you need it
- › Help with benefits and how to get the most out of them
- › Electric breast pump, if you enroll within your first 20 weeks of pregnancy
- › Details about your baby's immunizations
- › Helpful prenatal information and online pregnancy resources
- › Postpartum support to address emotional needs

Learn more at **bcbst.com/Healthy-Maternity** or call **1-800-818-8581** (Case Management, option 6, then Healthy Maternity, option 4), **1-800-848-0298** (TTY), Monday – Friday, 7 a.m. – 6 p.m. CT.

Lifestyle Health Coaching

Our Lifestyle Health Coaching program can help you lower your risks for chronic health conditions, or help you meet your health goals and improve your overall well-being. You can work with a coach to achieve goals related to:

- › Quitting tobacco
- › Physical activity
- › Nutrition
- › Weight management
- › Blood pressure
- › Stress management
- › Cholesterol levels

Contact a coach by downloading the AlwaysOn mobile app, logging in to the Member Wellness Center at **bcbst.com/memphistn**, or calling us at **1-866-498-9806** (Health Coaching, option 2), Monday to Friday, 7 a.m. – 10 p.m. CT, Saturday, 9 a.m. – 4 p.m. CT.

Care Management

Our personalized care management service is available to any adult member on your health plan. Our nurses and care managers can answer your health-related questions, guide you through using your health plan, and help you learn to better manage conditions like:

- › Coronary artery disease
- › Diabetes
- › Congestive heart failure
- › Asthma
- › Chronic obstructive pulmonary disease

Enroll today by calling **1-800-818-8581** (Chronic Care, option 2) **1-800-848-0298** (TTY), Monday through Friday, 7 a.m. – 6 p.m. CT.



Service Limits

Some health care services have limits on how often you can get them. This list shows these limits for your plan. You can log in at **bcbst.com/memphistn** and click **Balances** under **Claims & Balances** to see how many services you've used so far.

	CHOICE (In-Network)	SELECT (In-Network)
1 Visit Per Calendar Year: Mammogram	No Cost	No Cost
1 Visit Per Calendar Year: OB/GYN	No Cost	No Cost
20 Visits Per Calendar Year: Manipulation Therapy	\$10 Copay	\$10 Copay
70 Days Per Calendar Year: Skilled Nursing Facility & Rehabilitation	Deductible/ Coinsurance	Deductible/ Coinsurance
12 Visits Per Year: Dietary Counseling	No Cost	No Cost
4 Injections Per Year: Trigger Point Injection	No Cost*	No Cost*
20 Per Benefit Period: Urine/Serum Drug Testing	No Cost*	No Cost*
20 Visits Per Calendar Year: Acupuncture	\$10 copay per visit	\$10 copay**
60 Combined Visits Per Calendar Year: PT, OT, ST, Cognitive, Pulmonary Rehab	\$10 copay	\$10 copay**
36 Visits Per Calendar Year: Cardiac Rehab	\$10 copay per visit	\$10 copay**
1 Visit Per Calendar Year: Wellcare – Over Age 6	No Cost	No Cost
8 Visits Per Year: Alcohol Misuse Counseling	No Cost	No Cost
8 Visits Per Year: Tobacco Cessation Counseling	No Cost	No Cost

If you have questions about your benefits or need help finding a provider, just give us a call anytime at **1-888-796-0609**.

- * Office visit copay or deductible/coinsurance may apply if services received during a regular office visit
- ** Copay applies to each visit

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

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

The PhysicianNow program operates subject to state regulation and may not be available in certain states. PhysicianNow phone consultations are available 24/7 while video consultations are available during the hours of 7 a.m. to 9 p.m. seven days a week or by scheduled availability. MDLive is an independent internet-based service that allows consumers to select and interact with independent physicians and other health care providers. For complete terms of use, visit welcome.mdlive.com/terms-of-use.

The App Store is a registered trademark of Apple, Inc.
Android is a trademark of Google, Inc.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-565-9140-1 (رقم هاتف الصم والبكم: 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。請致電 1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

បំណាច់: បើ អ្នក និយាយ ភាសា ខ្មែរ, មាន សេវា ជំនួយ ភាសា ឥត ថ្លៃ ចំពោះ អ្នក។ ទូរស័ព្ទ 1-800-565-9140 (TTY: 1-800-848-0298)។

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል፡ ወደ ሚክሳለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. 1-800-565-9140 (TTY:1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíílnih 1-800-565-9140 (TTY: 1-800-848-0298).



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