

Going Green Means FEWER EOB MAILINGS

Capital BlueCross continues our earth-friendly efforts to “go green” as we rely increasingly on Web-based communications. Most recently, we’ve discontinued mailings of most claims summaries, or Explanation of Benefits (EOBs), if members do not owe any payment for medical services. This affects members with employer-sponsored health coverage.

Since you can view your EOBs on the secure area of our Web site, Capital BlueCross will eliminate sending paper EOBs when the services you received are covered in full or required only a copayment.

We will continue to mail EOBs to members if you:

- owe a deductible, coinsurance or costs for services that are not covered;
- submitted a claim for out-of-network services;
- are owed a refund; or
- had a previously processed claim adjusted.

Individual subscribers will also continue to receive paper EOBs.

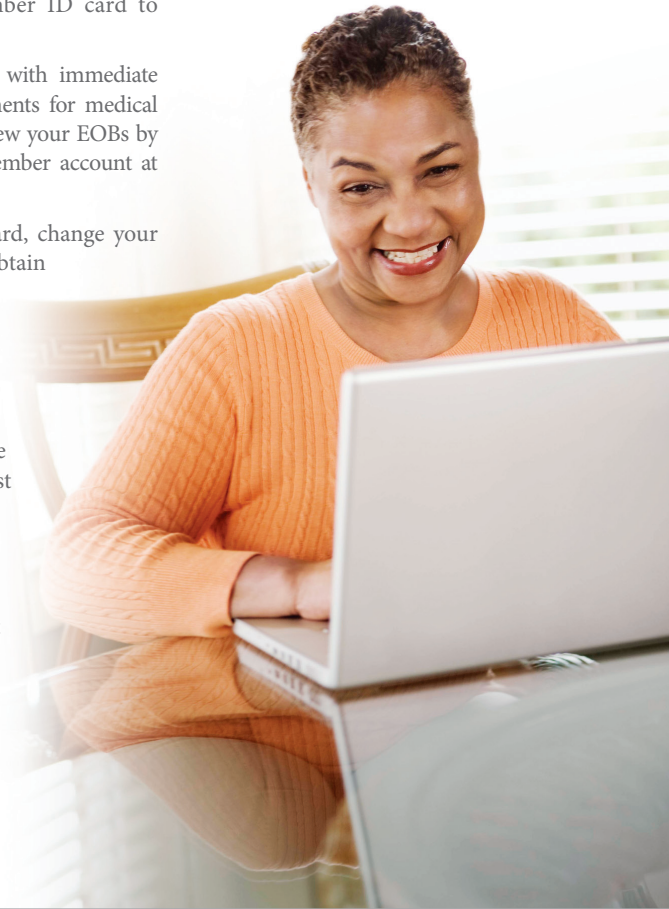
Members who wish to continue receiving paper EOBs may contact Customer Service at the number on your member ID card to request this.

Web-based EOBs provide you with immediate information about claims payments for medical services you receive. You can view your EOBs by logging in to your personal member account at www.mycapbluecross.com.

You can also request an ID card, change your primary care physician, and obtain benefit and eligibility information found in your Certificate of Coverage.

If you don’t have a personal account, it’s easy to establish one. Just follow the online directions. Please note: You must reset your password every 120 days as part of our enhanced security measures. Any member who needs help with an online account can contact Customer Service.

Be sure to visit other areas of our Web site for more information about the many services and benefits available to you!



You Can Retake the Better Health WorksSM Personal Profile

If it’s been a year since you completed your *Better Health Works Personal Profile*, some things in your overall health may have changed. What’s great is that you can complete a new questionnaire and receive a new My Personal Profile Plan. Your Personal Profile Plan will identify priority behaviors for you to work on. You also have access to any of the digital coaching programs to help you lose weight, eat better, sleep better, quit smoking, or manage stress, depression or pain.

The programs are available to members who are age 18 and older. Just go to our secure Web site at www.mycapbluecross.com and log in. (Note: Capital BlueCross offers a special lifestyle management program for CHIP members, Free ‘n Fit. Call us at 800-634-4794 to learn more.)

Look for MyCare AdvisorSM: Cost-comparison Tool for Members

With health-care costs continuing to rise, access to information has become increasingly important. That’s why Capital BlueCross is introducing *MyCare Advisor*, a new Web-based resource that will be available for members in July.

MyCare Advisor will be expanded to include cost ranges for procedures at facilities nationwide. Information from our two existing cost and quality tools, the *Hospital Profile* and the *Treatment Cost Estimator*, will be incorporated into *MyCare Advisor*. Future enhancements will include patient satisfaction indicators

and member liability information that’s based on your specific benefit plan.

Members can access *MyCare Advisor* in July by logging onto the secure area of our Web site at www.mycapbluecross.com.

MyCare Advisor is a consumer decision-making tool for researching health-care costs and quality care facilities. Initially, the new cost-comparison tool, developed in conjunction with other Blue Cross and Blue Shield plans, will display cost ranges for care provided at many of the facilities in Capital BlueCross’ 21-county service area. It will allow members to research, by hospital and facility, total cost ranges for many of the most common medical and surgical procedures such as knee replacement, MRI scanning and newborn delivery.

This will make it easier for members to estimate what their total out-of-pocket costs could be when they have a procedure done.



HSA Online Features Added to Member Web Site

Capital BlueCross, in conjunction with ACS|BNY Mellon, our preferred Health Savings Account (HSA) administrator, is making member access to online HSA account information easier.

Thanks to recent Web enhancements, members who use ACS|BNY Mellon as the administrator of your SimplySelectSM HSA

can now view a real-time snapshot of your account balances via the secure section of our Web site at www.mycapbluecross.com.

For more detailed information about your HSA account, members also can access the ACS|BNY Mellon Web site, hsamember.com, directly from the Capital BlueCross Web site without going through a separate sign-on process.

ACS|BNY Mellon HSA Solution (The HSA SolutionSM) is an independent company whose products and services are not BlueCross products and services. The HSA Solution is solely responsible for these financial services.

