

## BlueCross BlueShield of Tennessee & CNM

For more than 20 years, we've partnered with the Center for Nonprofit Management (CNM) to offer preferred group pricing for one of the most recognized and accepted health plans in the nation. This is for agencies that are current CNM members. To find out if you're eligible, please contact [info@cnm.org](mailto:info@cnm.org).

### Affordable, Value-Focused Health Plans

Controlling costs is more important than ever for your business. That's why we try to develop cost-effective products and work with providers to offer discounts for you and your employees.

### Customizable Health Plans to Meet Your Exact Needs

- **Traditional PPO Plans** – Provides deductibles and coinsurance for plan benefits, with an optional office visit copay.
- **Consumer Directed Health Plans** – Combines high-deductible health plans with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) to help hold down health care costs.
- **Ancillary Products** – We offer these products to enhance your employee benefits package. You can choose to add dental, vision, life and disability, as well as voluntary and worksite benefits.



### Strong Provider Networks

We have one of the most comprehensive provider networks in Tennessee and throughout the nation, so you and your employees are covered no matter where you are.

### Exceptional Support

Our highly trained, customer-focused staff understands all the details of your health plan and is available to answer questions and address concerns your employees may have:

- **Consumer Advisors** – One-on-one personalized benefit support for your employees
- **Consumer Coaches** – Expert support team for consumer-directed health plans
- **Online Self Service** – BlueAccess<sup>SM</sup>, our secure member portal, where your employees can review their claims and coverage at any time
- **Single Point-of-Contact** – Support by phone or email for your group administrator
- **Employer Resource Center** – BlueAccess convenience for health and wellness resources

## Wellness Support

Your employees have access to our Member Wellness Portal at no additional cost to your company. The portal is easy to use, and works hand in hand with the AlwaysOn® mobile app so members can work on improving their health when it's convenient for them. Resources on the portal include:

- Personal Health Assessment (PHA) and wellness report
- Interactive online self-directed courses about topics including weight management, nutrition and stress
- Synced data from three popular nutrition apps
- Health trackers for recording diet and exercise habits
- Educational articles and videos
- Device integration for real time stats on progress
- Financial well-being information

## Advanced Consumer Tools

When the time comes to make large purchases, most people consider cost, quality and value. In fact, smart consumers do their research and make comparisons before they buy – health care is no different. To help control costs, it makes sense to encourage employees to visit **bcbst.com** where they can check and compare providers, facilities and procedures before making decisions that affect their health and their wallet.

## Blue365® Member Discounts

With our Blue365 member discounts, your employees get weekly deals from leading national brands on a wide network of gyms, fitness gear, healthy eating options, personal care and more. They can also get discounts on similar products from local companies here in Tennessee. Examples include:

- Jenny Craig® weight loss programs
- Fitness Your Way™ membership
- Vision care items
- Vitamins
- Spa services
- Personal trainers
- Mind/Body and relaxation therapy
- LASIK corrective vision surgery

## PhysicianNow®

PhysicianNow powered by MDLIVE is a convenient way to talk with a doctor from your home, office or while traveling. All you need is a telephone, smartphone, tablet or computer. Use PhysicianNow for:

- Allergies
- Cold and flu
- Fever
- Sinus infections
- Respiratory issues
- Skin conditions (rashes or insect bites)
- Sore throat
- Urinary tract infections



Download the PhysicianNow mobile app at the App Store® or Google Play®.

**FOR MORE INFORMATION, visit [bcbst.com](http://bcbst.com) and/or [cnm.org](http://cnm.org) or email [info@cnm.org](mailto:info@cnm.org).**

BlueCross BlueShield of Tennessee

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For TDD/TTY help call 1-800-848-0298.

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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)。

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](http://welcome.mdlive.com/terms-of-use)

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