



BlueCross BlueShield of Illinois

# Answers to Your Questions

For the latest information, please check [bcbsil.com/keepmeblue](http://bcbsil.com/keepmeblue).

## If you want to keep your plan:

- 1 How do I keep my current plan?**  
**The government-required notice tells you to call us; however, you do not need to take any action.**  
Continue to use your current plan and make appropriate premium payments. Your plan is scheduled to renew on January 1, 2015.
- 2 If I keep my current plan, will I receive new ID card(s)?**  
No, you can keep using the ID card(s) you have now. To get a replacement ID card, order online through Blue Access for Members<sup>SM</sup> at [bcbsil.com/member](http://bcbsil.com/member).
- 3 If I keep my current health plan, can I also keep my dental coverage?**  
Yes. If you keep your current health plan, you can keep your current dental coverage. However, if you cancel your health plan, your dental plan will also be canceled.
- 4 I have an exclusion rider on my health plan; what happens to it?**  
If you have a benefit exclusion rider on your plan, it will be removed.

## If you want to choose a new plan:

- 5 When should I choose a new plan?**  
Yearly open enrollment is scheduled from November 15, 2014, through February 15, 2015 (dates subject to change). Choose a plan on or before December 15, 2014, for coverage starting on January 1, 2015.
- 6 How can I see if my doctors and hospitals are in the network for the new plan I choose?**  
Log in to [bcbsil.com/keepmeblue](http://bcbsil.com/keepmeblue). Click the "Check to see if your doctor is in the network" button. This will take you to our Provider Finder<sup>®</sup> tool. You will be able to see if your doctors and hospitals are in the network for your plan.
- 7 How can I find out if my prescription drugs are covered under my new plan?**  
Please review the drug list (sometimes known as a formulary) for your new plan at [bcbsil.com/member/prescription-drug-plan-information](http://bcbsil.com/member/prescription-drug-plan-information) for the drugs you take.

## **8 When will coverage under my new plan start?**

It depends on the date you enroll:

- If you enroll in a new plan between the 1<sup>st</sup> and 15<sup>th</sup> of the month, your plan will be effective on the first day of the next month. For example, if you enroll in a new plan on December 10, coverage under your plan will start on January 1.
- If you enroll in a new plan after the 15<sup>th</sup> of the month, your plan will be effective on the first day of the second month following the date you enrolled. For example, if you enroll in a plan on December 17, coverage under your new plan will start on February 1.
- If you don't choose a new plan during the yearly open enrollment, you'll stay in your current plan (subject to the terms of your plan).

## **9 What is a premium tax credit and how can I see if I can get one?**

If you buy a new plan, you may be able to get a premium tax credit. This is a tax credit that lowers your monthly premium.

To see if you qualify for a premium tax credit, log in to [bcbsil.com/keepmeblue](https://bcbsil.com/keepmeblue) and click on the "Get Your Official Tax Credit" button. You will be sent to the Health Insurance Marketplace at [HealthCare.gov](https://HealthCare.gov) to create an account. Then you will be guided through the process of providing your premium tax credit information.

## **10 Will I be able to get adult dental coverage with a new plan?**

Yes. After you've chosen your new health plan online, you'll see an option to add adult dental coverage.

## **11 What will happen when I choose a new plan?**

You'll receive new ID card(s), plan details, and information about how you'll get billed and how to pay your premiums.

## **Other:**

## **12 Does the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) affect my current plan?**

It may. If your plan already covers behavioral health and substance abuse, then it will have to fully comply with the MHPAEA.