



Member Newsletter

April 2023

This content was sent to members in the 21-county service area.

TIPS TO BE YOUR HEALTHY BEST

Our Capital Blue Cross Connect locations are here to help you in-person, virtually, or on the phone.

Health coaching available virtually and in-person at Capital Blue Cross Connect

All Capital Blue Cross members receive three free **health coaching** sessions and a wellness consultation to discuss health goals, either in-person or virtually. Our health coaches help you learn how to create and maintain goals and can guide you through day-to-day decisions like exercising and grocery shopping. Before getting started yourself, check out how Capital Blue Cross Connect health coaching **changed one woman's life**.

[Learn about health coaching](#)



This content was sent to members outside the 21-county service area.

HEALTH INSURANCE 101: WHO PAYS FOR WHAT, AND WHEN?

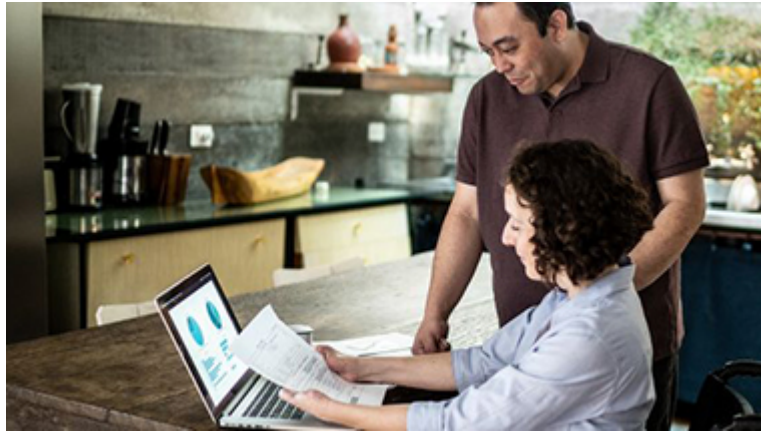
Insurance can be complicated. At Capital Blue Cross, we aim to

Healthcare coverage, like many other forms of insurance, doesn't entirely eliminate your costs. It's a shared responsibility with your insurer, and understanding how it works can be confusing sometimes.

Generally, healthcare costs when you have insurance can be sorted into three basic steps: your costs, shared costs, and insurer costs.

make insurance the first thing you can rely on and last thing on your mind.

Learn the steps



MEMBER WELLNESS

Information to live well

This content was shown only to members with a Capital Blue Cross Vision plan. If you want this product, contact your account executive.

GET MORE VALUE OUT OF YOUR VISION PLAN

How about frames with no out-of-pocket costs? Find them with Vision Benefit Maximizer program.

Capital Blue Cross Vision members have access to a great set of tools that can help you make informed decisions about your vision care and eyewear.

One of them is Vision Benefit Maximizer, an online tool that can help you find eyeglass frames at no out-of-pocket cost. **Register** or **log in** to your secure account and choose the Capital Blue Cross Vision plan on your member dashboard.

Vision Benefit Maximizer[®] is a program from National Vision Administrators.



TIPS FOR MEMBERS

Information to help you understand and make the most of your healthcare

If your group does not have this benefit or product, your employees did not see this content.
If you want this product, contact your account executive.

GET PAID WHEN YOU SHOP FOR HEALTHCARE

Find doctors, compare costs, and get up to \$450 in rewards by being an informed healthcare shopper.

It pays to make smart healthcare choices. Literally!

With your plan's **MyCare Rewards** program, you can earn up to \$450 annually in gift cards when you shop for and receive care from select doctors, hospitals, and other healthcare providers in your Capital Blue Cross plan's network. From preventive care like colonoscopies to minor same-day procedures, use MyCare Rewards to compare costs from high-quality providers — then get paid after you receive your service.

Once you log in to your secure account, you can compare providers before you get a medical service. Then choose a provider with a green trophy next to its name in your **MyCare Finder** search results. Once your insurance claim is processed, you'll get an email to claim your reward.

Find a MyCare Rewards provider now with **MyCare Finder**. Then, rest easy in good health, great savings, and extra spending money.

*You will need to [log in](#) to your secure account or [register](#) for a secure account to access MyCare Rewards.



LEARN THE ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS

Refer to our online member FAQ to find answers about your Capital Blue Cross coverage, or call member services at the

Insurance can be complicated. At Capital Blue Cross, we aim to make insurance the first thing you can rely on and the last thing on your mind.

Visit our **member FAQ** when you have questions, from "How do copays work?" to "What do I do if I travel outside the country?" If you can't find your answer there, member services is ready to help you. Call the number on the back of your Capital Blue Cross member ID card.

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PROMOTIONS JUST FOR MEMBERS

The latest in products, services, and events

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ALLERGY SEASON ALREADY? USE VIRTUALCARE AT HOME.

With VirtualCare, you can get the care you need when you need it, 24 hours a day, 7 days a week, everyday of the year.

With **Capital Blue Cross VirtualCare**, you can get a virtual house call from a real doctor.

Wondering if it's allergies or a cold? Need answers about medication? Have an earache that won't go away? Meet with a healthcare provider right from home and get the answers you need with VirtualCare. It's convenient and fast, so you can continue to live your life.

All you need is your smartphone, tablet, or PC. If you haven't yet registered with VirtualCare, you'll need your Capital Blue Cross member ID card too.

It's easy to get started.

- Download the VirtualCare app from your preferred app store or go to the **VirtualCare website**.
- Create an account and be sure to include your Capital Blue Cross member ID number.
- When you need care, choose the type of service you need from VirtualCare.

Virtual Care includes behavioral health services, too, with appointments available for counselors, therapists, and psychiatrists right from the comfort and privacy of your home.





Refer to your Certificate of Coverage for benefit details. Copays and deductible may apply.



**Simple,
clutter-free
claim information**

Change your Claims
preference to "Email."

Enroll today

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