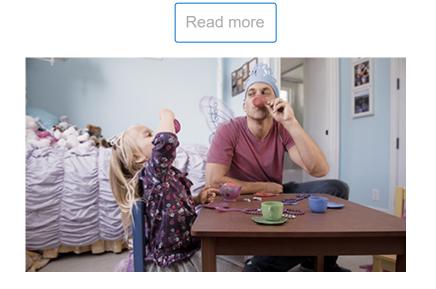


Member Newsletter September 2022

TIPS TO BE YOUR HEALTHY BEST

Here are answers to your questions about COVID-19 and the flu, your flu shot coverage, and finding an in-network provider. The last few years has shifted the way healthcare providers care for their patients. And now, the flu isn't the only illness that can spread and change during the cold months. Protect you and your loved ones by getting immunizations for vaccinepreventable diseases, such as the flu and COVID-19.

Learn more about the vaccinations, your shot coverage, and finding a provider by visiting some frequently asked questions about both the flu vaccination and the COVID-19 vaccinations and boosters.



PROMOTIONS JUST FOR MEMBERS

The latest in products, services, and events

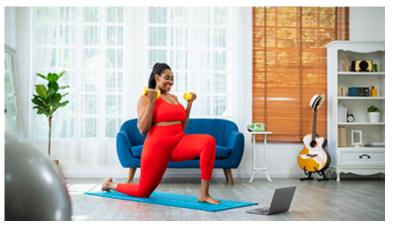
SAVE \$20 IN YOUR FIRST TWO MONTHS WITH FITNESS YOUR WAY You can pay just \$19 a month for the first two months of membership when you enroll in Tivity Health's Fitness Your Way gym program by September 30.

Not a gym rat? That's alright! Fitness Your Way now offers digital-only packages as well.

With Fitness Your Way, take

advantage of thousands of local gyms nationwide or a digital package. Work out where you want, when you want. And through September 30, save \$20 in your first two months when you sign up! Grab your Capital Blue Cross member ID card to enroll, and check out dozens of other deals just for you at **Blue365**[®].

Save on fitness



Fitness Your Way is by Tivity Health, Inc. On behalf of Capital Blue Cross, Tivity Health, Inc. assists in the administration of fitness programs. Tivity Health is an independent company.

The Blue365[®] program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue365 offers access to savings on health and wellness products and services and other interesting items that members may purchase from independent vendors, which are different from covered benefits under your policies with Capital Blue Cross and its family of companies, its contracts with Medicare, or any other applicable federal healthcare program.

If your group does not have this benefit or product, your employees did not see it in their version of the newsletter. If you are interested in more information about the benefit or product, contact your account executive.

STAY ON TIME FOR WHAT MATTERS WITH VIRTUALCARE

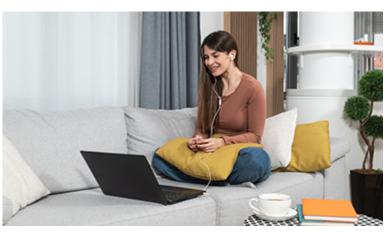
With VirtualCare, you can get the care you need when you need it, 24 hours a day, 7 days a week, everyday of the year. Worried that you or a loved one might miss an important meeting, class, or good time with friends or family because you're feeling under the weather and a doctor appointment is days or hours away? Know for sure, without waiting for a doctor appointment, with **Capital Blue Cross VirtualCare**. You can get a virtual house call from a real doctor, therapist, or nutritionist — 24/7/365 — without leaving your house or waiting for days.

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 Virtual Care 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.





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

TIPS FOR MEMBERS

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

YOUR SECURE ACCOUNT HAS EVERYTHING YOU NEED

Have you checked out your secure account? Your health plan is at the tip of your fingers.

Running late to a doctor appointment and can't find your ID card? Wonder what claims have been filed? Need to find a doctor in your area and don't know who is in your network? Your **Capital Blue Cross secure account** is there for you. Save time and limit stress with your secure account, where you can:

- Find in-network providers and hospitals, and estimate treatment costs.
- Get personalized health coaching and other wellness resources.
- Review your plan benefits, claims history, and deductible balance.
- Understand and compare treatment costs.
- View, print, or request ID cards.

And so much more!

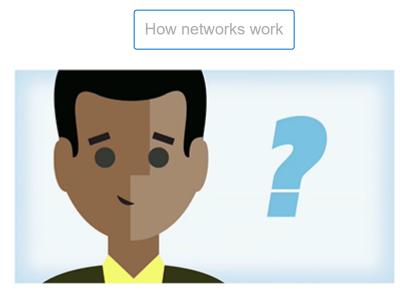
If you don't yet have a secure account, it's quick and easy to **register**. Follow the prompts, and have your ID card ready. Already have one? Then now's a good time to confirm your contact information.



HOW NETWORKS WORK

Insurance can be complicated. At Capital Blue Cross, we aim to make insurance the first thing you can rely on and last thing on your mind. Healthcare coverage, like many other forms of insurance, can come with costs depending on the health care professional you see.

We're here to help shed light on the difference between innetwork and out-of-network providers.



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