

WELCOME TO



CREDENCE

BLUE CROSS AND BLUE SHIELD

An aerial photograph showing a two-lane asphalt road that curves along the edge of a vibrant turquoise river. The road is bordered by dense green forest on one side and a rocky shoreline on the other. The sky is a clear, light blue.

Credence has you covered

Whether you're joining us for the first time or are a longtime member of the Blue Cross and Blue Shield family, we're here to help you make the most of all your plan has to offer.

With Credence, not only do you get access to the largest provider network in the country, with 97% of hospitals and more than 2M providers nationwide, you'll also get:

Outstanding customer service |

Resources, helpful information and tools
to help you with your healthcare needs |

Access to an online Credence account
for a seamless member experience |

Mobile apps to keep your plan information at your fingertips |

We hope this booklet is a valuable resource to help you access information about your healthcare plan, make the most of your benefits, get answers to common questions and more.

The more you know and understand about your benefits—and healthcare in general—the more you'll be able to take full advantage of everything available to you.

Welcome to Credence.

Discover what Credence has to offer

Digital tools & resources

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Make the most of your benefits

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Digital tools & resources

CredenceBlue.com

Check out your Credence online account, where it really is all about you!



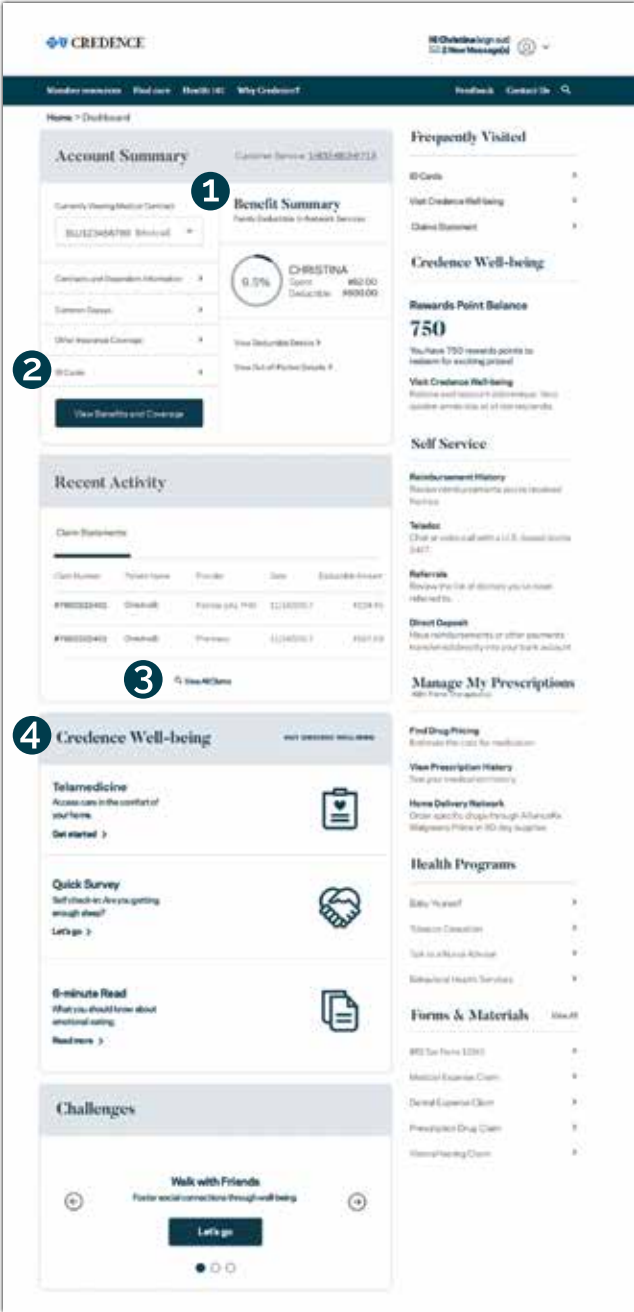
Log in or register for your online account at CredenceBlue.com

At Credence Blue Cross and Blue Shield, we want to make it easy for our members to take charge of their own health and wellness. Your online account is easy to use, so you can find what you need, fast.

Features include:

- 1 **Benefit Summary** — See where you stand at a glance on progress toward your deductible spend for the year.
- 2 **ID Cards** — View and print a copy of your ID Card.
- 3 **View All Claims** — Easily locate and access claim statements from your dashboard.
- 4 **Credence Well-being** — Get well-being content tailored to you with personalized recommendations, information about any health and wellness programs available to you and more.

Depending on coverage, each member's dashboard will look a little different.



Log in or register for your online account at **CredenceBlue.com**

Mobile apps and tools for phone and tablet



CREDENCE

Your plan in your pocket.



- Log in easily with Touch/Face ID options.
- Check your claims and benefits.
- View or email your member ID card.
- Track your deductible and out-of-pocket spend.
- Find an in-network provider with the Find Care tool.
- Communicate securely with Customer Service.



CREDENCE WELL-BEING®

Connects you to everything you need to manage your health and well-being.



- Manage your health goals and access programs available to you.
- Take a health assessment.
- Sync your fitness device to easily log your activities, sleep and nutrition.
- Read articles on topics that are personalized to you.

Members who engage with well-being offerings can also access certain benefit information, ID cards and more.



BABY YOURSELF®

Tracks your baby's growth and your personal journey to motherhood



- Enroll easily in Baby Yourself from the app.
- Communicate securely with your Baby Yourself Nurse.*
- View weekly updates on the growth of your baby and what might be happening with you.
- Utilize improved trackers to track symptoms, kicks, contractions, etc.
- Track the growth of your belly with the gallery.
- Read articles crafted around your pregnancy journey.

* For this service, you must be a Credence member and enrolled in the Baby Yourself Maternity Program.

There is no charge from Credence to download, but rates from your wireless provider may apply. This information is for educational purposes only and is not a substitute for personal care from a licensed physician. Please consult your physician for diagnosis and treatment options.



Introducing Find Care

A powerful tool to find the right care for you and your family



When you search for care with the Find Care tool from Credence Well-being, you'll be shown easy-to-understand quality ratings as well as the top rated providers based on your unique profile and search terms.

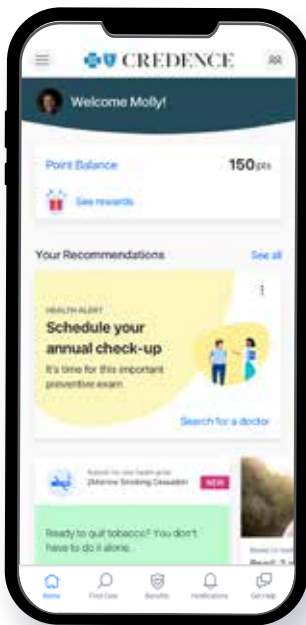


You can use Find Care to:

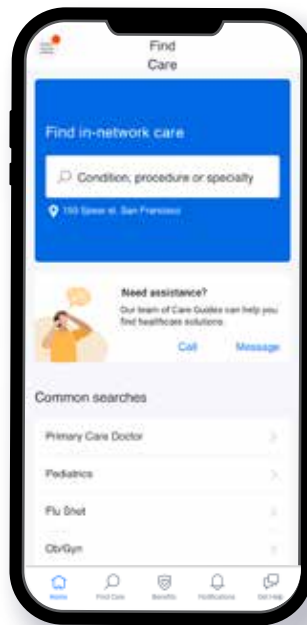
- Find a high-quality, in-network provider near you
- Get estimates for how much care will cost before your visit
- See tailored quality and convenience reviews & results
- Discover how your health plan works and what it covers

Access your Find Care tool and get started with these steps:

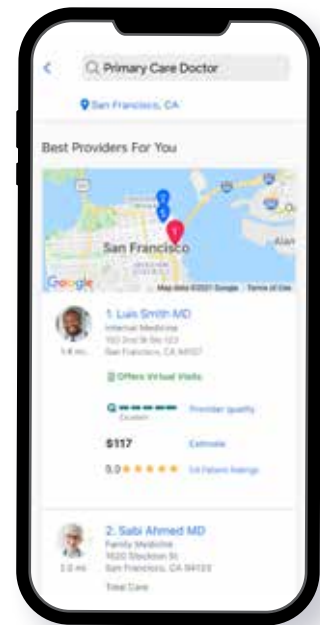
1. Log in to Credence Well-being



2. Go to Find Care



3. Search by condition, procedure, specialty and more



Use your Credence online account to log in or register and visit CredenceBlue.com/FindCare



CREDENCE
WELL-BEING

Make the most of your benefits



Preventive services

Take advantage of preventive care. With your Credence membership, eligible preventive care doesn't cost you a thing. This might include services such as annual physicals, screenings and immunizations. Visit CredenceBlue.com/PreventiveServices to learn more.

Benefits are subject to the terms, limitations and conditions of your plan. Please refer to your benefit booklet for a complete listing of your plan benefits.



Health and Clinical Engagement programs

Health Advocacy

BlueCare is a service designed to keep members and covered dependents informed and involved in healthcare decisions

Maternity Program

Baby Yourself® Maternity Program is an educational, telephone-based program by registered nurses for any expectant mother

Chronic Condition Management

State-of-the-art program that improves health outcomes and elevates quality of care

Case Management

Assists members with extensive, long-term illnesses or injuries in a cost-effective manner

At-Risk Health Coaching

Helps to prevent or reverse the risks for developing a chronic condition through lifestyle changes

These services are a covered benefit for you, and participation is voluntary and confidential. For more information, please review your Benefit Booklet or call the number on the back of your Credence ID card.

Health and wellness discounts

As a Credence member, you can take advantage of exclusive deals from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Find out more at **CredenceBlue.com/Blue365**

Discounts include:

- Deals from premium brands
- Exclusive offers only available to Blue365 members
- Year-round discounts

Blue365®



Know where to go

It's important to understand your options when seeking medical care.

Non-emergency care for a condition that is not life threatening is generally provided by your physician. Even after-hours care is generally coordinated by your physician who can instruct you on how to receive medical care outside of normal business hours, on weekends and on holidays. If you are in severe pain or your condition is life threatening, you can receive emergency care by calling 911 or visiting an emergency room

PRIMARY CARE PHYSICIAN

Go to your Primary Care Physician to help manage total care and to seek treatment for **non-life threatening** conditions.

Conditions treated may include:

- Annual checkup
- Minor illnesses
- Fever
- High blood pressure

URGENT CARE

Go to an Urgent Care facility **after hours** or when your Primary Care Physician is otherwise **unavailable**.

Conditions treated may include:

- Bladder infection
- Cold/flu symptoms
- Ear infection
- Minor burns

EMERGENCY ROOM

Go to the ER immediately for severe and life-threatening conditions. ERs include hospital-based emergency room and freestanding ER facilities.*

Conditions treated may include:

- Chest pains
- Head injury
- Severe breathing problems
- Stroke

Examples provided are for illustrative purposes only. Some conditions that are severe enough may require you to go directly to the emergency room. This information is for educational purposes only and is not a substitute for personal care from a licensed physician. Please consult your physician for diagnosis and treatment options. Benefits are subject to the terms, limitations and conditions of your plan. Please refer to your benefit booklet for a complete listing of your plan benefits.

** The out-of-pocket cost is dependent on how the facility or provider submits the claim to Credence.*

Credence encourages you to consult with your physician regarding the appropriate care for your particular condition and not put cost as the first or sole reason for choosing a provider.

For more information

Call the Customer Service number shown on the back of your Credence member ID card, or use the Find Care tool at [CredenceBlue.com](https://www.CredenceBlue.com). You can also access the Find Care tool on the Credence Well-being and Credence mobile apps.

What to do

Credence makes it easy to take care of the little things. Here's how to get it done.

WHAT IF...

Q: I can't get in touch with my doctor's office

A: Call us using the number on the back of your ID card

Contact your dedicated team by phone—we'll connect you to board-certified physicians and experts who can help until you can see your regular doctor.

Q: I'm achy, sneezy, crampy or otherwise feeling off

A: Make an appointment

Search for providers at **CredenceBlue.com/FindCare**. Need help deciding what kind of doctor or specialist you need? Call your dedicated team.

Where to go

You have options when it comes to finding care. Here's how to make the right choice.

WHAT IF...

Q: I need immediate attention, such as for a sprain or a deeper cut

A: Urgent care

For symptoms that are serious—but not serious enough for the ER—urgent care may be your best option. Use **CredenceBlue.com/FindCare** to find a clinic.

Q: I know it's something more serious, like severe pain or bleeding

A: Emergency room

For life-threatening issues, serious injuries and other emergencies, call 911 or—safely—head to your nearest ER.

Be sure to stay in your network

When you choose providers from your network, you pay significantly less out of pocket for the same level of care.

You can search in-network providers at **CredenceBlue.com/FindCare**.

Get to know commonly used health insurance terms

Allowed Amount

The maximum amount on which payment is based for covered healthcare services. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (known as balance billing). You cannot be balance billed by in-network providers.

Benefit Maximum

A benefit maximum is the total amount your plan will pay for all dental services per benefits period.

Coinsurance

A coinsurance is your share of the costs of a healthcare service. It's a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible.

Copay

A copay is the fixed amount you pay for a covered, in-network service, such as a visit to the doctor.

Deductible

A deductible is the amount you're responsible for before your plan starts to help cover expenses. Only the care you receive while staying in your provider network counts toward your deductible.

High Deductible Health Plan (HDHP)

Compared to traditional health plans, an HDHP generally offers lower premiums in exchange for higher deductibles. This means you could potentially pay more for office visits, medical services and procedures for an HDHP plan, but pay less on your monthly premium expense.

Network

The facilities, providers and suppliers your health plan or its vendors have contracted with to provide healthcare services. In-network coinsurance and copay amounts are typically less than out-of-network.

Out-of-pocket Maximum

The out-of-pocket maximum is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket maximum must be met. After you meet the maximum amount, the plan will usually pay 100% of the allowed amount.

Precertification or Preauthorization

The procedures used by your health plan or employer group to determine that certain healthcare services, treatment plans, durable medical equipment or prescription drugs are medically necessary before you receive the services, except for emergency services. It is not a guarantee your health plan will cover the cost.

Premium

The amount that must be paid for your health plan. You and/or your employer usually pay it monthly.

Primary Care Physician

A physician who directly provides or coordinates a range of healthcare services for a patient.

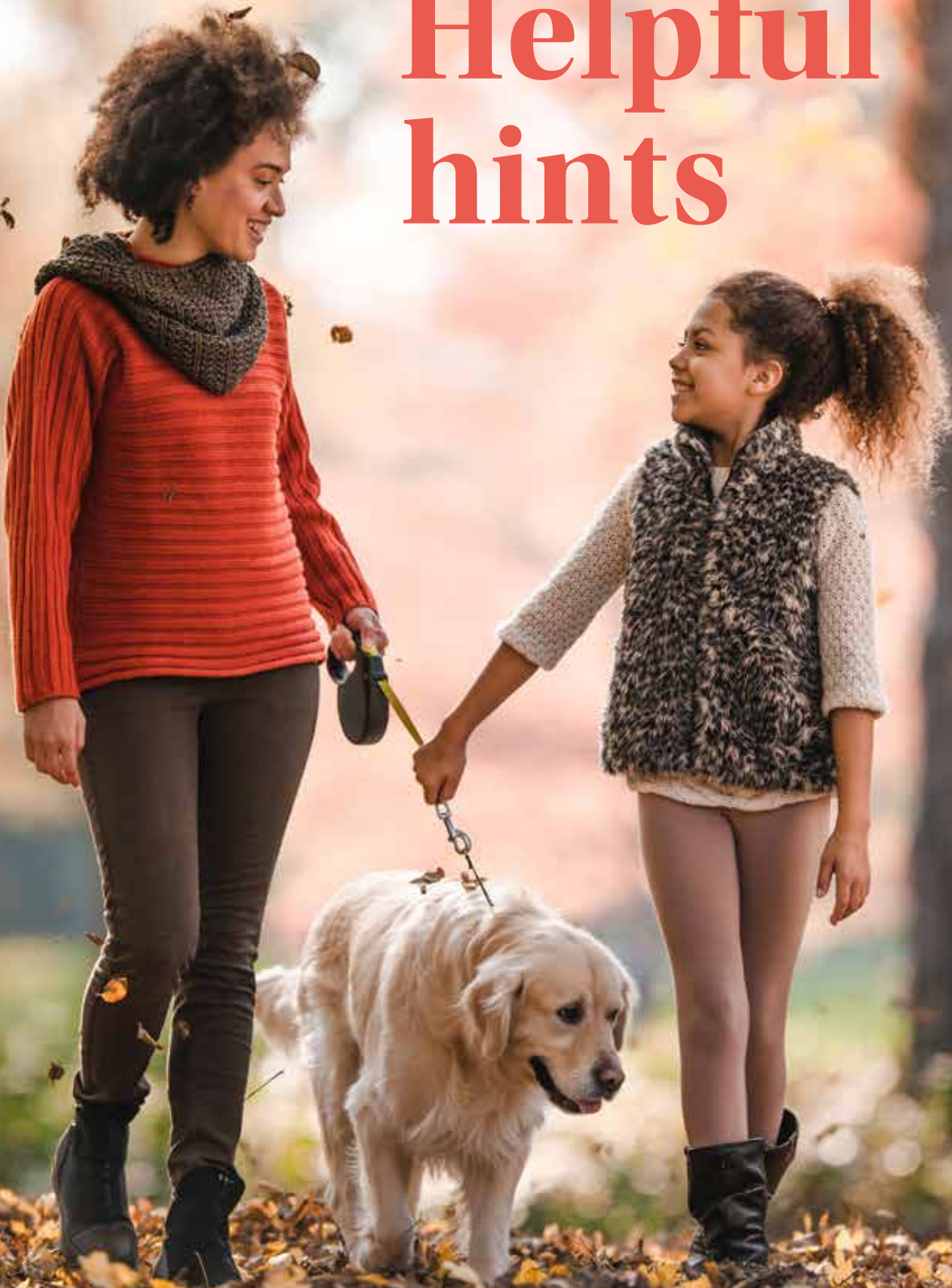
Provider

A physician, healthcare professional or healthcare facility licensed, certified or accredited as required by state law.

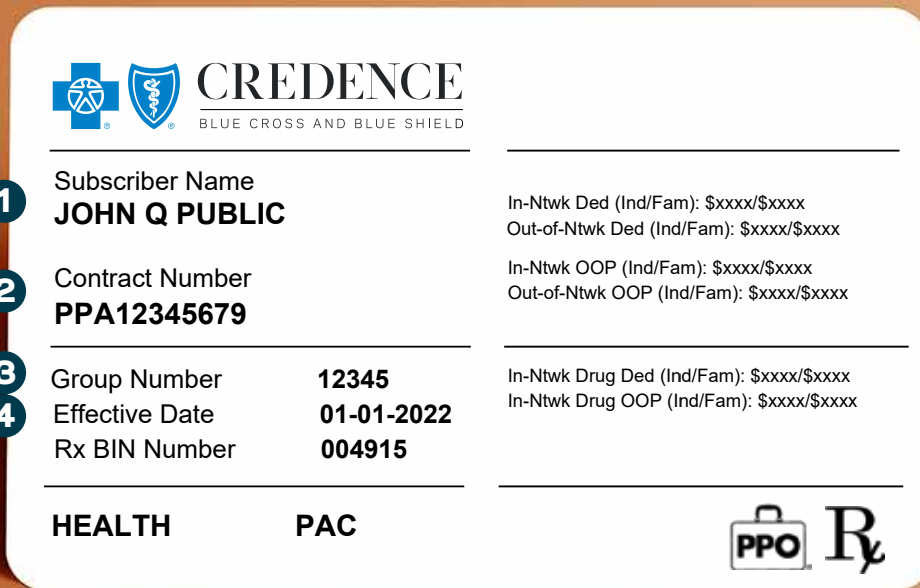
Specialist

A physician who focuses on a specific area of medicine or patient group to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of healthcare.

Helpful hints



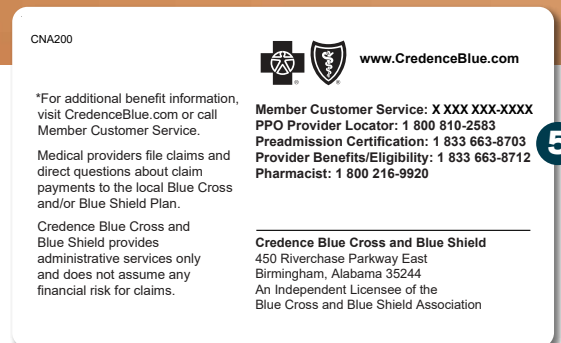
Get to know your Credence ID Card



You'll receive your Credence Blue Cross and Blue Shield ID card(s) in the mail. It's a good idea to keep it with you at all times. Healthcare providers will need the information on it at the beginning of your visits.

- 1 The contract holder's name will appear on the card, but any covered family members may use it.
- 2 The contract number is unique to the contract holder's health plan (with or without any covered family members).
- 3 The group number is unique to the health plan.
- 4 The effective date is the start of current plan coverage.
- 5 This has our contact information for use by the contract holder and any covered family members plus contact information for use by providers.

Back of card



VIEW OR EMAIL YOUR CARD

Online

To view or email your ID Card, log into your Credence online account with your mobile device or computer. Click on the **ID Cards** link under the **Account Summary** section. You may view your card online, or choose to have it emailed to you.

Credence mobile app:

Log in with your Credence online account and click **ID Cards** along the bottom.

Sample claim statement



P.O. Box 10447
Birmingham, AL 35202
CredenceBlue.com

1 Claim statement as of <06/01/22>
Contract number: <12345678901234>
<Group Name>
Services for: <John Q. Member>

This is not a bill.
It's an explanation of how your health plan handles your medical service.

2 <John Q. Member>
<202 Summerset>
<Apartment 123>
<Birmingham, AL XXXXX>

3 <Check enclosed for \$X.XX>

How do I use the claim statement?

- See what your health plan paid.
- See how much you owe or may have paid for each medical service you received.

If the amount you may owe shown on the following page(s) does not match what your doctor or hospital is billing you, you can reach out to us through our Message Center by logging in at **CredenceBlue.com** or calling us at <888-258-1710> and we will work to resolve the issue.

4 Your health plan benefits at a glance As a reminder, here is an overview of your benefits.

YOUR COPAYS

In-network Medical Services

Primary Care Physician Visit	<\$30.00>
Specialist Visit	<\$60.00>

A **copay** is the dollar amount you pay for each visit to the doctor's office. For other services, coinsurance may apply. Some health plans also have ER or inpatient copays.

For information regarding preventive services covered at no cost, please visit <CredenceBlue.com/xxxx>.

Benefits are subject to the terms, limitations and conditions of your

YOUR COINSURANCE

In-network coinsurance

Coinsurance is your share of the costs of a healthcare service. It's a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's

5 Year-to-date summary Here is an overview of what you've paid for covered health services

IN-NETWORK DEDUCTIBLE

INDIVIDUAL (<\$3,000> TOTAL)

<\$123.80> applied <\$2,876.20> remaining

FAMILY (<\$6,000> TOTAL)

<\$123.80> applied <\$5,876.20> remaining

A **deductible** is the amount you're responsible for before your plan starts to help cover expenses. In most cases, only the care you receive while staying in your provider network counts toward your deductible. Some plans have more than one deductible. Plans

COINSURANCE

In-network maximum out-of-pocket

INDIVIDUAL

<\$123.80> applied

FAMILY (<\$6,000> TOTAL)

<\$123.80> applied

Coinsurance is the amount you're responsible for after you've met your deductible. Plans

6 Summary of Services from <Provider Name> on <Date of Service>
Claim Number <#####>

<Billed Charges>	<\$0.00>	<The amount billed for services provided on xx/xx/xxxx>
<Member Discount/ Provider Responsibility>	<\$0.00>	<Blue Cross and Blue Shield plans negotiate discounts with healthcare professionals and facilities to help save you money >
<Other Carrier>	<\$0.00>	<Medicare paid \$xx.xx and your other insurance paid \$xx.xx>
<Your Benefit Paid>	<\$0.00>	<\$XX Plan benefit paid to provider> <\$XX HRA Paid> <\$XX The total amount Credence paid to Brooklere Investment Co Inc. on xx/xx/xxxx> <The total amount paid to JAMES STEWART MD on xx/xx/xxxx>
<Noncovered Charges>	<\$0.00>	<This is the portion of your bill that's not covered by your benefit plan. See notes on detail page.>
		<This is the amount you may owe after your discount and the amount your Credence plan paid the provider of this service. The unpaid amount covered by

7 Medical services payment detail

Provider of Services: UAB Hospital

P.O. Box 10447
Birmingham, AL 35202

You may owe

DATE OF SERVICE	SERVICES Code Number(s)	BILLED CHARGES	<MEMBER DISCOUNT/ PROVIDER RESPONSIBILITY>	NONCOVERED CHARGES	ELIGIBLE CHARGES	HRA PAID	YOUR BENEFIT PAID/YOUR BENEFIT COVERED	OTHER INSURANCE PAID	COPAY	COINSURANCE	APPLIED TO DEDUCTIBLE	YOU MAY OWE
<05/20/22>	<Professional Visit> <Code XXXXX>	<\$170.00>	<\$14.40>	<>	<\$155.60> ^{<1>}	<>	<\$155.60> ^{<2>}	<>	<>	<>	<>	<\$0.00> ^{<1>} , <2>
<05/20/22>	<Vaccine Admin/w Consult> <Code XXXXX>	<\$121.03>	<\$96.61>	<>	<\$24.42> ^{<1>}	<>	<\$24.42> ^{<2>}	<>	<>	<>	<>	<\$0.00> ^{<1>} , <2>
<05/20/22>	<Lab Test: Tissue> <Code XXXXX>	<\$556.70>	<\$445.00>	<>	<\$111.70> ^{<1>}	<>	<>	<>	<>	<>	<\$111.70>	<\$111.70> ^{<1>} , <2>
<05/20/22>	<Service Name> <Code XXXXX>	<\$170.00>	<\$14.40>	<>	<\$155.60> ^{<1>}	<>	<\$155.60> ^{<2>}	<>	<>	<>	<>	<\$0.00> ^{<1>} , <2>
<05/20/22>	<Service Name> <Code XXXXX>	<\$121.03>	<\$96.61>	<>	<\$24.42> ^{<1>}	<>	<\$24.42> ^{<2>}	<>	<>	<>	<>	<\$0.00> ^{<1>} , <2>
<05/20/22>	<Service Name> <Code XXXXX>	<\$170.00>	<\$14.40>	<>	<\$155.60> ^{<1>}	<>	<\$155.60> ^{<2>}	<>	<>	<>	<>	<\$0.00> ^{<1>} , <2>

How to read your claim statement

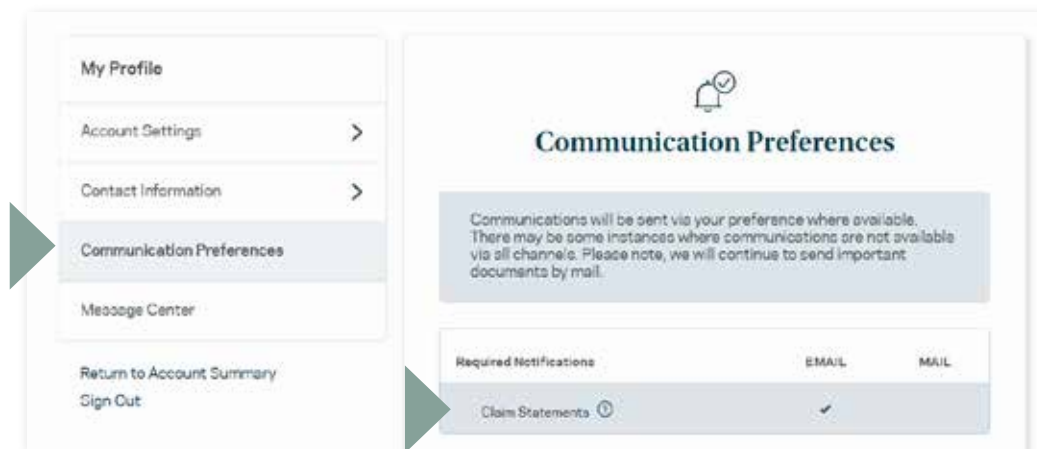
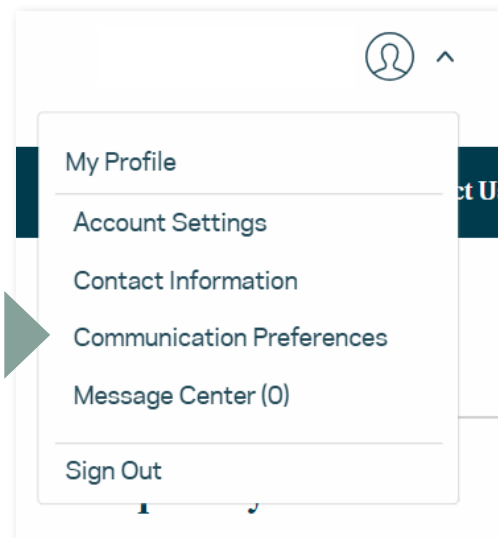
A Claim Statement is generated every time you or a covered family member uses your health insurance plan. It provides an at-a-glance record of each occurrence, detailing how much was charged, how much your plan paid and how much you owe.

- 1** This is the date the Claim Statement is generated.
- 2** This is the covered member who received the healthcare services listed on the Claim Statement.
- 3** If applicable, this is the amount you are owed for overpaid healthcare services.
- 4** This provides a brief summary of how your particular health plan works.
- 5** This updates your progress toward meeting the plan year deductible, coinsurance maximum (if applicable) and out-of-pocket maximum.
NOTE: It does not include any out-of-pocket payments listed on the Claim Statement (only those made before the Claim Statement was generated).
- 6** This provides a summary of charges and payments for the healthcare services listed.
- 7** This provides a more detailed summary of charges and payments for the healthcare services listed.
- 8** This is the amount the provider charged the health plan.
- 9** This is the amount of the Billed Charges the provider agreed to waive.
- 10** If applicable, this is the amount of the Billed Charges the health plan does not cover.
- 11** This is the amount owed to the provider after subtracting discounts and adding any non-covered charges.
- 12** These are the amounts the health plan(s) paid to the provider.
- 13** If applicable, these are the amounts you pay out-of-pocket to the provider. You may still owe the provider if these amounts were not collected in full at the time of service.
NOTE: Not all health plans require copays.

Access your claim statements

When you register for your Credence online account, you'll receive emails when new Claim Statements are available to view online. To view your Claim Statements, log in to your online account at **CredenceBlue.com**. Click **Claim Statements** under **Manage My Contract**. You'll have 24/7 access to two years of claims history.

Alternatively, you can choose to receive paper copies of Claim Statements. To choose to receive paper statements, log in to your online account. Click the down arrow next to the profile icon in the upper right of the screen. Click **Communication Preferences** to update the way you receive your claim statements.





Questions?

You can reach out with any questions through our **Message Center** by logging in to your Credence online account. To access the **Message Center**, click the drop down arrow in the upper right corner areas of the screen and select **Message Center**. If you have unread messages, you will see a notification in the upper right corner. Or, call the number on the back of your ID card.

Thank you for being a member of Credence.

We look forward to serving you in the months and years to come.





CREDENCE

BLUE CROSS AND BLUE SHIELD

Credence is an independent licensee of the Blue Cross and Blue Shield Association.