

Unlock peace of mind with

# Your quick start guide



**Health Advantage**

An Independent Licensee of the Blue Cross and Blue Shield Association

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# Where to find us

## Phone

800-800-4298

## In person

Stop by or schedule an appointment at your nearest ArkansasBlue Welcome Center.

Find your location at [healthadvantage-hmo.com/locations](https://healthadvantage-hmo.com/locations).

## Email

[exchangecustomerservice@arkbluecross.com](mailto:exchangecustomerservice@arkbluecross.com)

## Online

[healthadvantage-hmo.com](https://healthadvantage-hmo.com)



## Follow us!

 [facebook.com/arkansasbluecross](https://facebook.com/arkansasbluecross)

 [instagram.com/arkansasbluecross](https://instagram.com/arkansasbluecross)

 [x.com/arkbluecross](https://x.com/arkbluecross)

 [linkedin.com/company/arkbluecross](https://linkedin.com/company/arkbluecross)



# Call, email or visit us



# Access your plan 24/7

## Manage your plan with Blueprint Portal

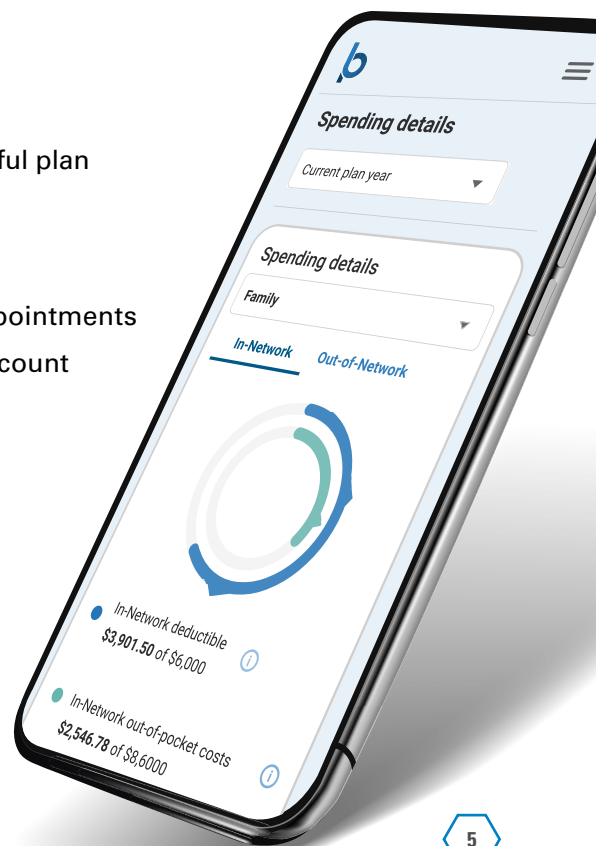
Blueprint Portal app and web portal is your one-stop shop to access helpful plan information and tools.

### With Blueprint Portal, you can:



- Find providers and hospitals
- Estimate treatment and Rx costs
- Access benefits and claims info
- View your digital ID card
- Schedule virtual health appointments
- Manage your pharmacy account
- Contact customer service
- And much more

## How to register for Blueprint Portal

Visit [blueprintportal.com](https://blueprintportal.com) or download the mobile app:



# ID card and coverage start date

 <b>Health Advantage</b> <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small>		<b>METALLIC</b> <i>True</i> <b>BLUE PPO</b>		
<b>Member Name:</b> <b>JOHN L DOE</b>		<b>GROUP NO:</b> <b>GG987654321</b>	<b>4</b>	
<b>1</b>	<b>Member ID:</b> <b>ZZZ123456789</b>	<b>RxBIN:</b> <b>123456</b> <b>RxPCN:</b> <b>ADV</b> <b>RxGRP:</b> <b>RX0000</b>	<b>5</b>	
<b>2</b>	<b>INN DED:</b> <b>\$6,700</b> <b>OON DED:</b> <b>\$13,400</b> <b>RX DED:</b> <b>\$6,000</b>	<b>COPAY:</b> <b>\$8 PCP / \$10 SPEC</b>	<b>6</b>	
		<b>RX COPAY:</b> <b>\$10/35/70/500+20%</b>	<b>7</b>	
<b>3</b>	<b>HA GOLD HSA-HSA PLAN</b> <b>FULLY INSURED</b>	<b>INN MAX:</b> <b>OOP \$9,100</b> <b>OON MAX:</b> <b>OOP \$18,200</b>	<b>8</b>	
				<b>9</b>

- Member ID:** Identifies who you are, the type of plan you have and how your claims are paid.
- Deductible categories:** The amount you pay out-of-pocket for in-network (INN) and out-of-network (OON) healthcare and prescriptions (Rx) before your health insurance begins to pay.
- Type of plan:** The type of coverage you have.
- Group number:** Identifies your plan's benefits and services.
- Rx categories:** Used by pharmacies to determine what's covered, apply discounts (if any apply) and file your claims.
- Copay:** The fixed amount you pay out-of-pocket for a provider visit, depending on the type of visit.
- Rx copay:** The amount you pay for prescriptions, depending on their type.
- In- and out-of-network max:** The maximum amount you pay out-of-pocket during a plan year for seeing providers INN and OON.
- Suitcase:** If a suitcase is displayed, your plan has access to the national BlueCard® network (see pg. 8 for more information).

Your card may look slightly different or have different information based on the health plan you have.



## Your member ID card is your ticket to healthcare

You will receive your member ID card after enrolling. Bring your physical or digital ID card with you when you visit healthcare providers and pharmacies so they will know what type of insurance coverage you have.

You'll need your member ID card anytime you visit a:



## Coverage start date

The coverage start date is the day you can begin using your insurance to see providers and fill prescriptions. Your plan will not cover any medical or pharmacy costs until the coverage start date. You can find your coverage start date by signing in to your Blueprint Portal account, selecting your medical or dental plan and clicking the profile icon at the top right. (For more information about signing up for a Blueprint Portal account, see page 5.)



**Find a digital copy of your  
ID card in Blueprint Portal:**

Visit [blueprintportal.com](https://blueprintportal.com) or download the app.





# Find care and estimate costs



## Lower your costs by using in-network providers

Providers and hospitals on our healthcare provider list – or in-network providers – have a special arrangement with Health Advantage.



## Find care

- Visit [healthadvantage-hmo.com/findcare](https://healthadvantage-hmo.com/findcare).
- Follow the search instructions to find care. Search by provider, hospital, procedure or condition.

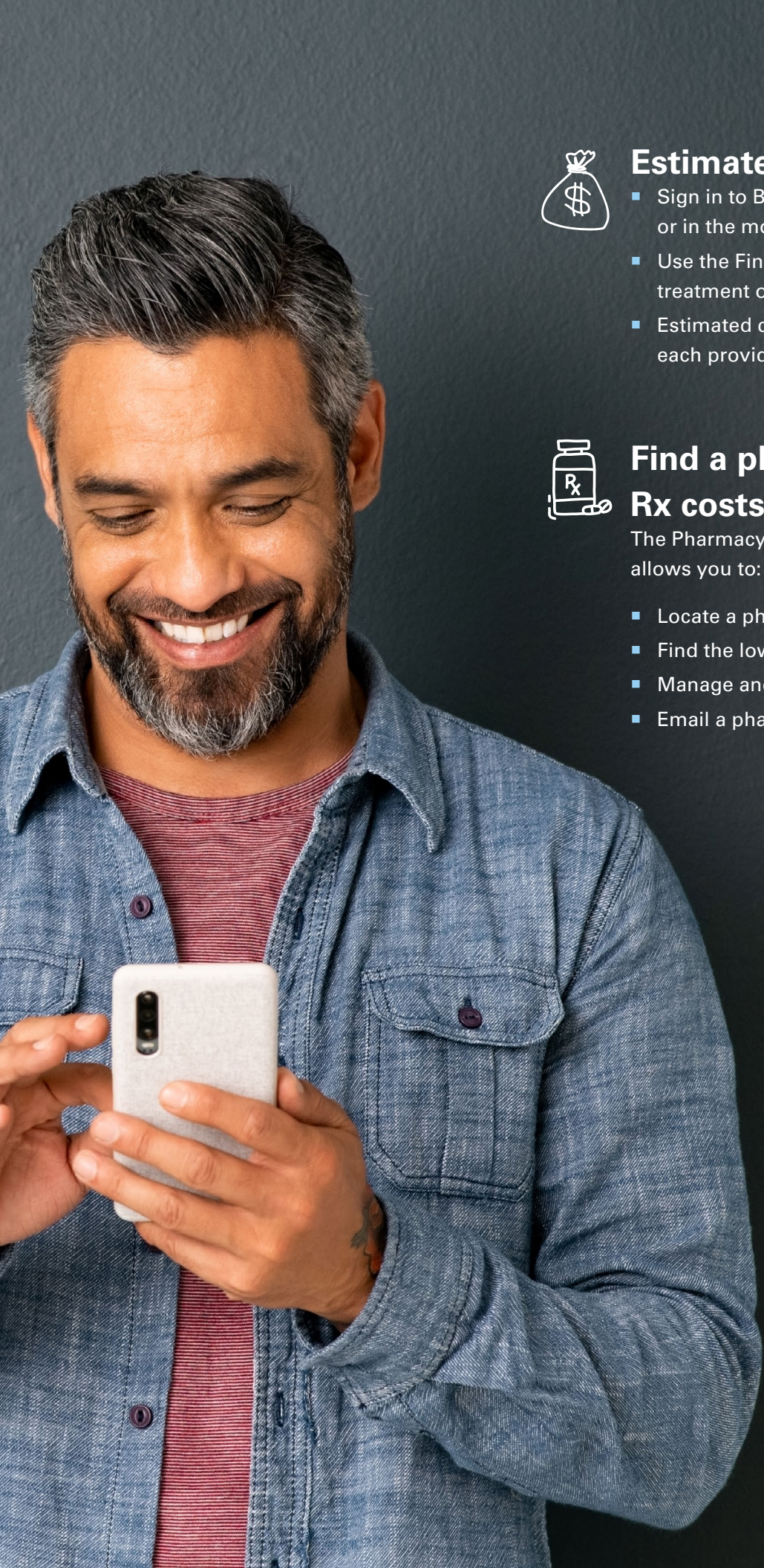
## Access to out-of-state providers

If you see a suitcase on your member ID card, your plan has access to the national BlueCard® network (see pg. 6 for example).

To find care outside of Arkansas, visit [provider.bcbs.com](https://provider.bcbs.com) or call 800-810-2583.







## Estimate costs

- Sign in to Blueprint Portal at [blueprintportal.com](https://blueprintportal.com) or in the mobile app.
- Use the Find Care and Costs tool to search by treatment or service.
- Estimated costs are shown for each provider.



## Find a pharmacy and check Rx costs

The Pharmacy Center in Blueprint Portal allows you to:

- Locate a pharmacy
- Find the lowest price for your prescriptions
- Manage and refill your prescriptions
- Email a pharmacist



# Choose your primary care provider

Finding the right primary care provider (PCP) is an important part of your health journey. A PCP (also called a family doctor) knows you and your medical history. Your PCP should be who you see when you're not feeling well and who you see for regular preventive visits like your annual wellness exam.

## Why do you need a PCP?

A primary care provider will:

- Learn your health and lifestyle history
- Help you get medical screenings to detect illnesses early
- Prescribe medications
- Refer you to specialists when needed

You can choose a PCP in Blueprint Portal at [blueprintportal.com](https://blueprintportal.com) or in the mobile app.

## Annual wellness exam

Your plan includes a FREE annual wellness exam. Getting this preventive exam each year will:

- Help identify and treat health issues early
- Help you and your PCP track your medical history and meet your health goals

## Do you need help finding a provider or making an appointment?

No problem! You can call us at 800-800-4298 between 8 a.m. and 5 p.m. CST, Monday through Friday, to speak with a caring professional who can help you find quality medical care near you.





# When to make an appointment

## When you're healthy

Seeing providers when you're healthy allows them to get to know you and watch for any health issues before they have a chance to become more serious. Once you've found a PCP, you can schedule your FREE annual wellness exam right away.

## When you're sick

If you're sick and need medical care, call your PCP to schedule an appointment. Catching any problems early can help you make a full recovery faster. Your provider knows your health history and how best to treat you. Plus, it's less expensive than going to the emergency room.

## When to visit an urgent care

- Fever
- Sprains
- X-rays
- Minor injuries
- Infections
- Burns
- Anything non-life threatening or severe



**Important:** By accessing immediate care from an urgent care clinic, you may pay more out of pocket.

## When to visit the emergency room

- Suspected heart attack
- Stroke
- Poisoning
- Serious burns
- Severe shortness of breath
- Choking
- Broken bones
- Anything that could cause long-term damage



**Important:** Covered services for life-threatening emergencies will be paid whether it's in network or not, but routine or non-emergency services provided in the ER will not be covered.

## Virtual health



Now you can get care anytime, anywhere. Virtual health lets you connect 24/7 with a provider, therapist, pediatrician or behavioral health specialist on your smartphone or computer for healthcare such as:



A bad cold



Stomach trouble



A child with a high fever



Mental health support

To schedule virtual health appointments through Teladoc Mental Health Complete, go to your Blueprint Portal account and select Programs to access Teladoc.

# Get help managing your health



## Health Risk Assessment (HRA)

Would you like a simple, easy way to keep up with your medical history? We offer free online HRAs that can help you:

- Understand your current health
- Spot your health trends
- Track your health risks

You can access your HRA by signing in to Blueprint Portal at [blueprintportal.com](https://blueprintportal.com) or in the mobile app.



## Case management

Work with a case manager to:

- Maximize the benefits available under your plan.
- Learn how to self-manage aspects of your care as deemed appropriate by your provider.
- Understand your benefits and how the healthcare system works.
- Identify lower cost alternatives to high-cost treatments.

Learn more by visiting [healthadvantage-hmo.com/casemanagement](https://healthadvantage-hmo.com/casemanagement) or calling **800-800-4298**.



## Maternity benefits

If you're a new or expecting parent, we have Maven, a digital support system to help you have a healthy pregnancy.

With Maven, you can:

- Book unlimited, free messaging and telehealth appointments with OB-GYNs, mental health specialists, nutritionists, lactation consultants and pediatricians.
- Engage Care Advocates who can answer questions and recommend doctors.
- Access articles and videos on tips for a healthy pregnancy, mental health, healthy eating, breastfeeding and more.

Sign up for Maven by visiting [mavenclinic.com/join/arkansasguide](https://mavenclinic.com/join/arkansasguide).







## Opt in to email and text communications

You can manage your healthcare at your fingertips by signing up for text and email alerts. Enjoy access to important reminders and discover new health plan benefits. Follow the steps below to enroll:

- Sign in or register for Blueprint Portal at [blueprintportal.com](https://blueprintportal.com) or in the mobile app.
- Select your medical plan
- Select your profile icon at the top right and select Settings.
- From the dropdown menu, select **Communication preferences** and toggle on **Email Notifications** and **Text Notifications**.



Message and data rates may apply.

## Pay for care over time

Paytient is a Health Payment Account (HPA) that helps you access, afford and pay for care over time. The Paytient card can be used to pay for medical and prescription expenses and allows you to spread your interest-free payments over 12 months.<sup>1</sup>

### Paytient covers out-of-pocket expenses like:

- Provider visit copays
- Medical treatments
- Mental health services
- Prescription medications

If approved, you can access up to:

- **\$500** if you're single
- **\$1,000** if you have a spouse or dependents

Apply for Paytient today! Policyholders aged 18+ are eligible to enroll and open an HPA. Applying is easy, and there are no credit checks<sup>2</sup> or fees. Once approved, use the Paytient app or the physical card to begin paying for care.



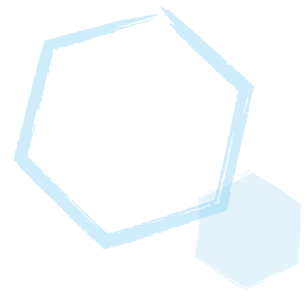
Learn more and check your eligibility at [paytient.com/healthadvantage](https://paytient.com/healthadvantage).

<sup>1</sup> The Paytient card is a line of credit that is subject to approval and works with providers in approved merchant categories. The provider self-selects their merchant category, and in some cases, might not be categorized as expected. All charges made to the Paytient card must be repaid according to the terms outlined in the [cardholder agreement](#). Please note: the Paytient card cannot be used to pay health insurance premiums.

<sup>2</sup> Paytient is required to confirm that you are able to afford your Paytient monthly minimum payments, and they do this by comparing your income to your expenses during your application. This is not a credit check and will not affect your credit.

The Paytient Visa Credit Card is issued by Commerce Bank, Member FDIC.

# Understanding health insurance costs



## Health insurance costs can be confusing. Here's a breakdown:

Each month, you pay a **premium**. Like a monthly car insurance bill, it is the same amount each month and you must pay it to keep your health insurance plan.



**Deductible** is the amount you pay for healthcare services before your health insurance begins to pay.



**Copays** are what you pay at a provider visit. They do not count against your deductible.

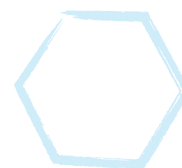
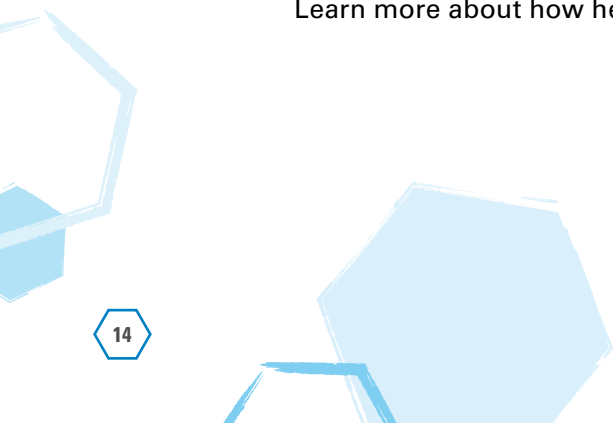


**Coinsurance** is your share of costs, usually after you've met your deductible. For example, if your plan pays 80% for a service, you would pay 20% in coinsurance.



**Out-of-pocket max** is the most you'll spend for medical care during the year. This does not include your premium, just out-of-pocket costs.

Learn more about how health insurance works at [arkbluecross.com/healthbasics](https://arkbluecross.com/healthbasics).





# How to pay your premium bill



## Online

Make a payment with a check, credit or debit card at [healthadvantage-hmo.com/paybill](https://healthadvantage-hmo.com/paybill) or through our secure member website, Blueprint Portal, at [blueprintportal.com](https://blueprintportal.com).



## Autopay

Sign up for free, monthly automatic payments with a check, credit or debit card. Learn more at [healthadvantage-hmo.com/paybill](https://healthadvantage-hmo.com/paybill).



## Mobile app

Download the Blueprint Portal app and use the app to pay with a check, credit or debit card.



## Phone

800-354-9904



## In person

Find your nearest ArkansasBlue Welcome Center at [healthadvantage-hmo.com/locations](https://healthadvantage-hmo.com/locations).



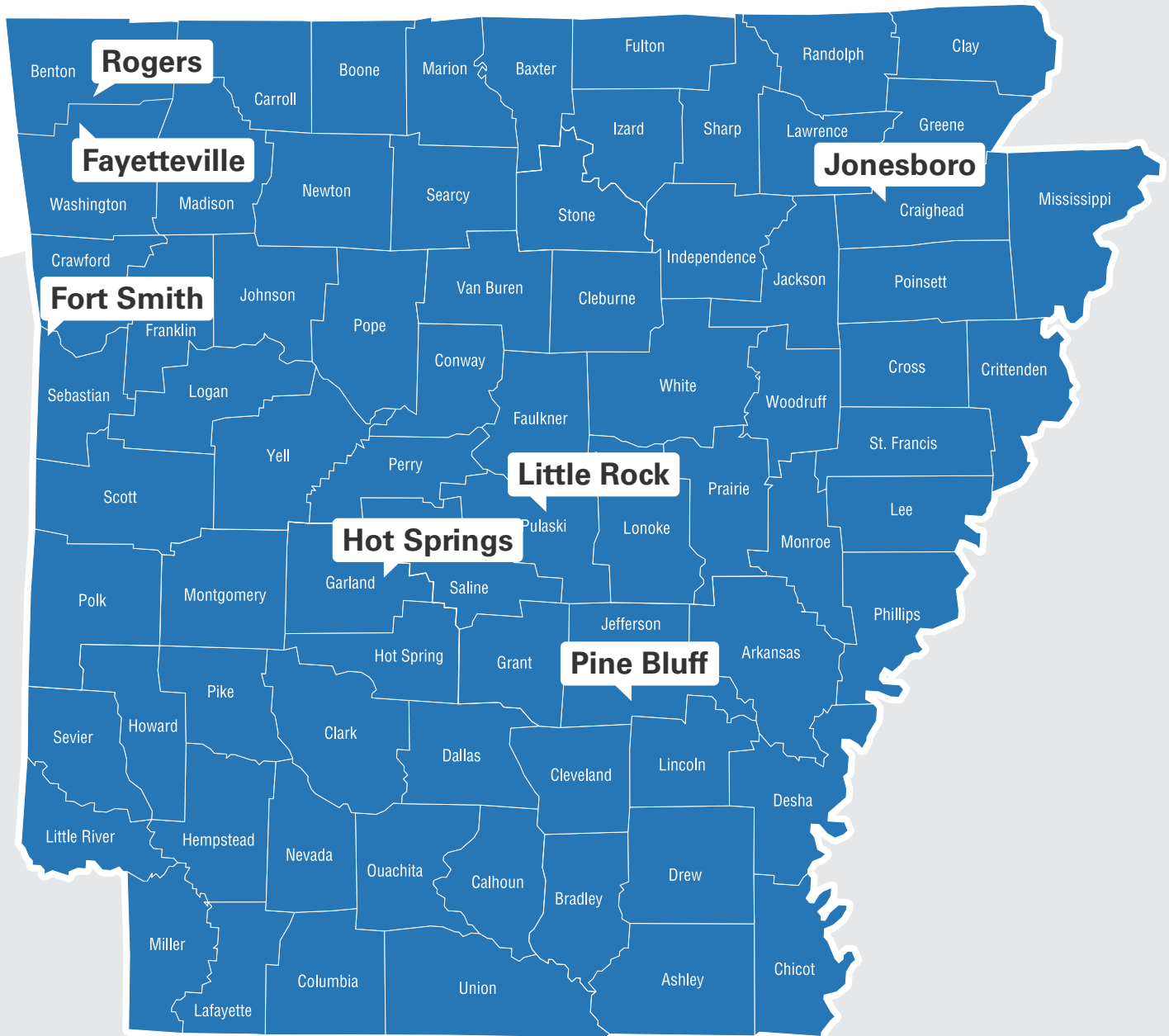
## Mail

HA Exchange  
PO Box 3592  
Little Rock, AR 72203-3592



# ArkansasBlue Welcome Centers

Where you can receive friendly customer service, shop for plans and pay your bill.



Find your nearest welcome center at [healthadvantage-hmo.com/locations](https://healthadvantage-hmo.com/locations).