

## **BCBS Educational Zoom Meeting Q&A - 6/8/2021**

### **How do I access the Blue Cross Blue Shield (BCBS) Website?**

The BCBS website can be accessed by visiting: [www.southcarolinablues.com](http://www.southcarolinablues.com)

### **What is the My Health Toolkit?**

My Health Toolkit, is an app used by BCBS that allows members to access information related to their medical plan. Members are able to review benefits, claims, find a physician in the network, etc. They are also able to download the mobile app. Visit the website above to get started. You will need to register and create a login, if you have not done so already.

### **Can Dependents Use My Health Toolkit?**

Yes. Covered dependents (over the age of 16) can create a profile and use the My Health Toolkit application.

### **Where can I access an identification card?**

View or place an order for a new card using the My Health Toolkit, using the mobile app to download an id card to your mobile device, or calling BCBS to place an order for a new replacement physical card at 1-855-819-0960.

### **Will I receive a personalized card for my dependents?**

BCBS cards will only display the name of the faculty or staff member employed with Furman. Covered dependents are able to use these cards to obtain services.

### **How can I find the cost of a prescription?**

Members can login to the My Health Toolkit, click Benefits and then Pharmacy Benefits. You will be routed to the pharmacy benefit manager's (pbm) website, Optum Rx. Once on this website, you will be able to click the "price a drug" icon to find the price of a prescription.

### **I have a prescription discount card such as GoodRx. Can I use this prescription discount in addition to my BCBS prescription card?**

Prescription discount cards are not affiliated with the BCBS health plan. However, members can decide which option, works best for them. Only one option can be used when obtaining a prescription, either the discount card or the insurance card.

### **What are some ways I can be a good consumer when needing a prescription?**

- Talk with your physician about generics, if available and if you are able to use generics.
- Use the BCBS My Health Toolkit to determine prescription prices and determine the best cost.
- Determine the price between using a discount card or the BCBS insurance card and determine the best option, understanding that any payments made using the discount card will not apply to your BCBS deductible or out-of-pocket maximum amounts.

### **Why have prescription cost continue to increase?**

Prescription cost have increased tremendously over the past 10 years. Variables that contribute to increased cost include: research and development cost recoupment, drug ingredient cost, distribution expenses and the general economy and trend. Furman's plan has a number of tools in place to help manage increased drug cost to include: prior authorizations, quantity management, step therapy and mail order. These tools help to save money for the members and the plan.

### **Is an annual physical covered by Furman's medical plan?**

Yes. All members are able to take advantage of one annual physical covered 100%. This benefit can be used at any time during the calendar year.

**What if I discuss other medical concerns during my annual physical?**

If you discuss other medical concerns during your annual physical, this portion of the visit will be coded separately from your physical and you will be responsible for payment based on your benefit plan.

**What if I have lab work performed during my annual physical. Is this covered?**

If lab work is performed during the annual physical and it is coded as wellness, the lab work is covered at 100%. However, if the lab work is not coded as wellness, it may be subject to the deductible or applicable copay based on your enrolled benefit plan.

**What if I have blood work drawn at my physician's office but is sent out to LabCorp or another external lab?**

Two claims will be reported to BCBS. One for the blood draw at your physician's office and one for the reading of the blood work at the external lab. These claims may be subject to the deductible or applicable copay based on your enrolled benefit plan.

**How do I access my Blue Cross Blue Shield Health Savings Account (H.S.A.)?**

Members enrolled in the High Deductible Health Plan (HDHP) are automatically enrolled in the Health Savings account through Accrue Health. Once a member is logged into the BCBS My Health Toolkit, there is a link on the bottom left hand side, which allows you to access your h.s.a account. You will be able to review your account balance, pay claims using your h.s.a card, etc.