

Video

1. Fade up from black.
BCBSIL logo matched to
music tag.

Dip to black.

2) Fade up on quick cuts
lifestyle montage showing
people & children (typical
PPO subscribers – ethnically
and age-varied), cityscapes
and scenes, rural living, etc.
Montage can be comprised
of still images and/or video
clips, manipulated over
stylized graphic background.
(10 second BUILD)

3) REVEAL Title Screen
BUILD against same
background. HEADLINE:
Getting To Know PPO

COMPOSITE in *BlueCross*
BlueShield of Illinois logo
bug.

Dip to black.

4) Fade up on WS group
setting with Announcer
acting as seminar
chairperson in front of the
group. ZOOM IN to
MS of Announcer.

5) CUT TO GRAPHIC.
HEADLINE: *BCBSI logo*
Participating Provider Option
(PPO)
SUPER:

Audio

LOGO TAG MUSIC UP.

UPBEAT, CONTEMPORARY RHYTHM TRACK
KICKS IN UP FULL. MIX IN NATURAL
SOUND OF ADULTS AND CHILDREN
LAUGHING/TALKING, SFX OF CITY NOISES,
SFX OF NATURE IN RURAL SETTINGS, etc.

MUSIC BUILDS TO AN END. CROSS-
DISSOLVE INTO BED MUSIC WITH A
PROGRESSIVE BEAT AND POSITIVE FEEL,
MOMENTARILY UP, THEN DOWN AND UNDER
ON SCREEN ANNOUNCER.

ANNOUNCER (OC): Welcome to today's session
on "*Getting to Know Blue Cross and Blue
Shield's Participating Provider Option, or PPO.*"

I'm going to highlight some important information
about Blue Cross and Blue Shield of Illinois' PPO
health benefits program.

I'll preview key benefits you'll enjoy as a PPO
member...and, I'll tell you how to get the most out

Video

- *PPO Benefits*
- *Using Your PPO Benefits*

6) MCU of Announcer.

7) GRAPHIC SEGUE.

SUPER:

Introducing Blue Cross Blue Shield of Illinois

8) MS of Announcer talking to group.

9) CUT TO GRAPHIC

Logo HEADLINE. EFFECT IN Blue Cross Card.

SUPER: *2.9 Million Illinois Residents are Blue Cross & Blue Shield Health Plan members.*

10) MS of Announcer.

11) CUT TO GRAPHIC.

Logo HEADLINE. SUPER:

- *Largest health insurance company in Illinois*
- *60 years experience*
- *Reputation as company with plans for the future*
- *Innovative & affordable health plans*
- *Benefits people want and need*

11) GRAPHIC changes

keeping logo headline.

BUILD SUPER:

Audio

of your benefits once you become a member.

CROSS DISSOLVE BED MUSIC INTO MUSICAL BRIDGE TO SUPPORT GRAPHIC SEGUE. AS BRIDGE MUSIC ENDS, FADE IN NEW BED MUSIC UNDER ANNOUNCER.

ANNOUNCER (OC): During the past 60 years, more people have put their trust in Blue Cross and Blue Shield of Illinois health plans than any other health plan in the state.

(VO): Today, nearly 3 million Illinois residents carry a Blue Cross card with the confidence that their health care coverage is backed by one of the strongest and most reliable health insurance companies in the nation ... a name you know and can trust.

(VO): We're the largest and most experienced health insurance company in Illinois. And, we've earned a reputation as "*the company with plans for the future*" by providing innovative and affordable health care plans that provide the kind of benefits people want and need most!

Blue Cross and Blue Shield of Illinois continually enhances its' health plans to improve the benefits and customer services we provide to our members.

We offer flexible benefit designs that are easy to understand and use and we provide access to

Video

- *Continually investing in plans*
- *Flexible benefit designs*
- *Easy to understand & use*
- *Largest provider network in Illinois*

12) MWS of Announcer with group.

13) GRAPHIC BUILD.

HEADLINE: *BCBSI logo.*

www.bcbsil.com

SUPER:

- *Company history*
- *Health plans*
- *Educational programs*
- *Current topics/trends*
- *Provider Information*
- *Customer Service*

14) MS of Announcer.

15) GRAPHIC SEGUE.

HEADLINE: *BCBSI logo.*

SUPER:

PPO Benefits

16) MWS of Announcer talking to group. PUSH TO MS of Announcer.

17) GRAPHIC BUILD.

HEADLINE: *BCBSI logo*

PPO Plus Benefits

SUPER:

- *23,000+ physicians & specialists*
- *32,000 locations*
- *200+ hospitals*
- *Nationwide access*

Audio

the largest network of hospitals and physicians in the state.

(OC): Our easy-to-use Web site provides you with information on Blue Cross and Blue Shield of Illinois, our plans, educational programs, current health topics and trends, participating PPO network providers, and customer service inquiries to name a few! Our on-line Provider Search tool allows you to locate a physician near your work or home.

(OC): Log on to Blue Cross and Blue Shield of Illinois' Web site at www.bcbsil.com...and, you'll see why we're known as a leader in the industry.

CROSS DISSOLVE BED MUSIC INTO MUSICAL BRIDGE TO SUPPORT GRAPHIC SEGUE. AS BRIDGE MUSIC ENDS, FADE IN NEW BED MUSIC UNDER ANNOUNCER.

ANNOUNCER (OC): Throughout the state, more than 1.4 million members enjoy the freedom of choice, convenience and broad level of benefit coverage that our PPO plans provide.

The PPO health benefit program is made up of hospitals and most often physicians that participate in the Blue Cross and Blue Shield of Illinois PPO contracted network.

(VO): As a PPO member, you and your family can choose from over 23,000 participating network physicians and specialists at 32,000 locations...as well as from more than 200

Video

Audio

through BlueCard PPO Program

community, tertiary, teaching and specialty hospitals statewide.

18) MCU of Announcer.

And, you'll enjoy nationwide access to affiliated Blue Cross PPO networks through our BlueCard PPO program when you or your covered dependents live, work or travel across the country.

19) GRAPHIC BUILD.
HEADLINE: *BCBSI logo*
PPO Plus Benefits

(OC): One principal advantage of your PPO membership is the ability it provides you to self-manage your health care choices.

SUPER:
You control your health care.
In-network = Maximum benefits, reduced cost

(VO): As a PPO member, at any time you can choose any participating physician, specialist or hospital from the PPO network and receive the maximum benefits that your plan allows. By selecting providers in the network, you'll minimize the amount you'll have to pay out-of-pocket for medical services.

20) MS of Announcer.

21) GRAPHIC BUILD.
HEADLINE: *BCBSI logo*
PPO Plus Benefits

(OC): But, you're not limited to choosing only participating network providers. You can select providers outside the network and still maintain coverage.

SUPER:
You control your health care choices.
Out-of-network = Lower benefits, increased cost

(VO): However, these services will result in a lower level of benefits and you may have to pay more out-of-pocket.

22) MCU of Announcer.

23) MS reaction shot from audience member.

(OC): No matter what you decide, you choose who and where you want to go for treatment whenever you need medical services.

That's what makes a PPO plan different!

Video

24) MS of Announcer.

25) GRAPHIC BUILD.

HEADLINE: *BCBSI logo*

PPO Plus Benefits

EFFECT IN BCBSIL PPO card. SUPER:

- *No claim forms*
- *No payments up front*
- *No “balance billing”*

26) MWS of Announcer with group.

27) GRAPHIC BUILD.

HEADLINE: *BCBSI logo*

PPO Plus Benefits

SUPER:

You only pay for non-covered services, ineligible services, copayments, deductibles and coinsurance amounts.

28) GRAPHIC BUILD.

HEADLINE: *BCBSI logo*

PPO Plus Benefits

SUPER:

- *Hospital and surgical care*
- *Diagnostic treatment (check-ups & physicals)*
- *Emergency care*
- *Maternity care*
- *Women’s health care*
- *Physical, Speech & Occupational therapies*
- *Private duty nursing*
- *Hospice care*
- *Licensed Clinical Counselors*
- *Licensed Clinical Social*

Audio

You don’t have to choose a primary care physician to direct your care...and, no referrals are required before you schedule an appointment.

(VO): Best of all, when you present your Blue Cross PPO ID Card to a participating provider in the contracted network, there are no claim forms to fill out...no payments required up front...and no “balance billing” to worry about.

(OC): For your convenience, participating PPO providers file your claims directly with Blue Cross. They’ve agreed to accept our negotiated maximum allowable charge as payment in full for covered services. That means the provider can’t bill you for any difference between the maximum allowable charge and the provider’s actual charge. You will be held responsible for non-covered services, ineligible services, co-payments, deductibles and any coinsurance amounts as specified by your plan.

Check your benefit booklet for specific coverage information, but, most often, when you join our PPO program, your benefits will include:

- Hospital and surgical care
- Diagnostic treatment
- Emergency care benefits
- Maternity care
- Women’s specific health benefits, such as breast and cervical cancer screenings
- Physical, speech and occupational therapies
- Private duty nursing
- Hospice care
- Licensed Clinical Counselor services
- Licensed Clinical Social Worker services

Video

Workers

- *Extended Care Facility*

29) GRAPHIC BUILD.

KEEP HEADLINE: *logo*

PPO Plus Benefits

SUPER:

- *Behavioral health care*
- *Chemical dependency treatment*
- *Infertility benefits*
- *TMJ (Temporomandibular Joint Dysfunction)*
- *Prescription drugs*
- *Mail order drugs*
- *Vision care benefits*
- *Well child benefits*

30) GRAPHIC BUILD.

KEEP HEADLINE: *logo*

PPO Plus Benefits

SUPER:

- *Community Hospitals*
- *Teaching Hospitals*
- *Tertiary Care Facilities*
- *Psychiatric Hospitals*
- *Specialty Hospitals*
- *Trauma Centers*

31) MS of Announcer.

32) GRAPHIC BUILD.

HEADLINE: *BCBSI logo*

PPO Plus Benefits Questions

SUPER:

- *Check certificate booklet*
- *Contact Benefits Administrator/Human Resources Representative*

33) HIGHLIGHT

Audio

and

- *Extended Care Facility benefits*

Your plan may also include coverage for:

- *Inpatient and outpatient behavioral health care*
 - *Inpatient and outpatient chemical dependency treatment*
 - *Infertility benefits*
 - *TMJ (Temporomandibular Joint Dysfunction) treatment*
 - *Prescription Drug Coverage*
 - *Mail order drug fulfillment for maintenance drugs*
 - *Vision care benefits*
- and
- *Well child care benefits*

(OC): Specific plan benefits differ depending on your employer's coverage. Refer to your benefit booklet to determine the benefits that are covered under your plan.

(VO): If you have questions about your benefits, check your benefit highlight sheet or plan certificate booklet...contact your employer's Benefits Administrator or Human Resources representative... or dial the toll free number on the back of your ID card to speak with one of our

Video

toll free number. SUPER:
*Call Customer Service
toll free
or visit our Web site at:
www.bcbsil.com.*

34) GRAPHIC SEGUE.
SUPER:
Using Your PPO Benefits

35) MWS of Announcer
talking with group.

36) Series of shots showing
CU of handbook, CU of ID
card, digital image of web
site link showing update
information on PPO.

37) Series of shots showing
MCU/MS of Customer
Service reps on the phone.

38) MCU of Announcer.
39) GRAPHIC BUILD.
HEADLINE: *BCBSI logo
PPO Components*
SUPER:

- *Physicians*
- *Hospitals*
- *Utilization Program*

40) GRAPHIC BUILD.
HEADLINE: *BCBSI logo
PPO Participating Providers*
SUPER:

- *85% physicians*
- *92% hospitals*

Audio

Customer Service Representatives. You can also
visit our Web site at www.bcbsil.com to obtain
additional benefits information.

CROSS DISSOLVE BED MUSIC INTO MUSICAL
BRIDGE TO SUPPORT GRAPHIC SEGUE. AS
BRIDGE MUSIC ENDS, FADE IN NEW BED
MUSIC UNDER ANNOUNCER.

ANNOUNCER (OC): When you become a Blue
Cross and Blue Shield of Illinois PPO member,
you get health care benefits and much more.

(VO): You'll receive a detailed handbook that
explains the features of your plan, a Blue Cross
PPO ID card...and updates via our Web site.

Our Customer Service Representatives have
instant access to the specifics of your benefit
plan...and can track your inquiries any time you
call our toll free number and need assistance.
They can even track the history of your inquiries
so you only need to explain them once.

(OC): Most likely, your PPO plan includes three
main components:

- a Physician network
- a Hospital network
- and a Utilization Management Program.

Let's talk about how you can get the most out of
each of these:

(VO): More than 85% of all physicians and 92%
of all hospitals in the state of Illinois participate in
the PPO network. There's a good chance your
current doctor is a participating provider.

Through our Web site, you can access our

Video

Audio

- 41) Digital screen images of the Provider Search link from the Web site. Provider Search tool to verify information on any participating physician and/or hospital network provider.
- (OC): It's easy to use...and, it gives you access to locations, maps, hospital affiliations,...as well as each provider's specialty areas.
- 42) MS of Announcer. He walks into MCU framing. You can also request this information by calling the toll free Customer Service number on the back of your Blue Cross PPO ID card.
- 43) ECU of face of card. HIGHLIGHT "PPO in a suitcase" logo. SUPER: *BlueCard PPO Program* (VO): If the face of your card has a "PPO in a suitcase" logo in the upper right hand corner, your PPO benefits follow you cross country via our BlueCard PPO Program.
- ADD SUPER:
Nationwide link to 400,000+ physicians and hospitals
GRAPHIC BUILD. The BlueCard PPO program links you to a network of more than 400,000 physicians and hospitals wherever you need health care throughout the country.
- 44) ECU of back of card. HIGHLIGHT BlueCard Access number. Just call the toll free BlueCard Access number on the back of your card to locate the nearest PPO physicians and hospitals.
- 45) ECU of BlueCard PPO brochure. SUPER: www.bluecares.com/bluecard For more information on the BlueCard PPO program, log on to the BlueCard web site (www.bluecares.com/bluecard) ...or call Customer Service for assistance.
- 46) MWS of Announcer with group.
- 47) Photo or series of shots showing UM advisor on phone. Follow with photos or shots indicating inpatient service/outpatient service. (OC): Our Utilization Management Program is another important part of your plan. The program gives you access to expert guidance from a

Video

Audio

Follow with UM advisor shot.
SUPER: *Advisor works with you to determine:*

- *highest benefit utilization*

48) MS of Announcer.

49) Stock shot of hospital.
EFFECT IN back of card.
HIGHLIGHT toll free number of UM Access. SUPER:
You must call at least 1 day before admission.

50) GRAPHIC.
HEADLINE: *BCBSI logo*
PPO Utilization Management Program
SUPER: *Failure to call prior to admission may reduce benefits.*

51) CU of Plan benefits booklet.

52) Stock shots of emergency entrance and mom with newborn baby in hospital.

53) GRAPHIC BUILD.
HEADLINE: *BCBSIL logo*
PPO Utilization Management Program

special unit of experienced health care professionals, including registered nurses and licensed physicians.

(VO): These advisors help you manage your health benefits whenever inpatient treatment is recommended by your physician. Sometime an employer may use another company other than Blue Cross for this. Please check with your Human Resource office.

(VO): If you need to be admitted to a hospital for a non-emergency inpatient treatment, such as elective surgery, you're required to call the toll free Utilization Management access number on the back of your ID card at least one business day before admission to maximize benefits.

(OC): We encourage you to call at least three business days in advance to alert the Utilization Management team of your condition...and, allow them to advise you of your benefit options.

If you don't call prior to admission, your benefits may be reduced.

If you're admitted for emergency inpatient treatment or maternity care, you must call a Utilization Management advisor within two business days after admission to avoid higher out-of-pocket costs. If you're unable to call...your physician, a family member or a friend should make the call for you.

(OC): The Utilization Management is always available to provide you with information and answers to questions regarding diagnoses or

Video

SUPER: *For maximum benefits..Emergency or Maternity Care...call within 2 days of treatment*

54) MS of Announcer. PULL BACK TO MWS with group.

55) ALT angle of Announcer.

56) GRAPHIC BUILD.

HEADLINE: *BCBSI logo PPO Emergency Care*

SUPER:

• *Accidents and emergencies are covered including emergency care, ambulatory care and critical care services.*

SUPER CHANGES:

• *Go directly to the nearest emergency provider*

57) MCU of Announcer.

58) ECU hand shot of card being presented to camera or a person at a pharmacy.

59) MCU of Announcer.

Audio

various courses of treatment.

(OC): When it comes to emergency care, Blue Cross and Blue Shield of Illinois complies with all Illinois state mandates.

(VO): All accidents and medical emergencies are covered by your plan, including emergency care, ambulatory care and critical care services.

In a medical emergency, we recommend that you go directly to the nearest emergency provider for immediate assistance. As a prudent layperson, your emergency care treatment will be covered by your plan.

Remember to have someone call an advisor in Utilization Management if you are admitted to the hospital.

(VO): Now let's talk about prescription drug benefits. If you need prescription drugs, simply show your PPO ID card to the pharmacist...and pay the co-payment that's specified by your plan. It's that easy.

If your plan does not include coverage for a prescription drug card, it may include coverage for our BlueSCRIPT quick claim service. This service allows your pharmacist to transmit claim information electronically to Blue Cross' claim processing system, resulting in quicker turnaround for you.

Video

Audio

60) CU of sample benefit highlights sheet indicating drug coverage breakdowns.

(OC): The fee for brand name and generic drugs will vary depending on the terms of your plan.

Your plan may also include the convenience of mail order prescription services for some drugs. Remember that some employer groups outsource prescription drug benefits to a company other than Blue Cross. Check your benefit booklet to determine your specific benefits.

(VO): See your benefit highlights sheet for specific co-pay amounts and instructions for shop at home services.

MUSIC BED CROSS DISSOLVES INTO REPRISE OF OPENING MUSIC TRACK. TRACK BEGINS TO BUILD UNDER ANNOUNCER.

61) MWS of Announcer with group. Slow PUSH to MS framing.

ANNOUNCER (OC): That's a brief overview of the PPO health benefits plan from Blue Cross and Blue Shield of Illinois.

As you can see, Blue Cross PPO coverage can provide you with numerous advantages and benefits ... no claim forms to complete, no payments required up front and freedom of choice when it comes to selecting a provider.

63) DISSOLVE TO GRAPHIC.
BCBSI and PPO Plus logos
upper center frame.

64) MS of Announcer. PUSH to MCU.

(OC): Now that we've shown you how the Blue Cross and Blue Shield of Illinois PPO plan can meet health care needs...and you're ready to take advantage of all the benefits it provides, follow your employer's instructions for enrolling

Video

Audio

today.

Make a wise investment in your health, it will benefit you today and in the future!

MUSIC UP, THEN DOWN AND OUT WITH
FINAL FADE TO BLACK.

Fade to black.
Roll credits and disclaimers.
Copyright information.
Fade to black.