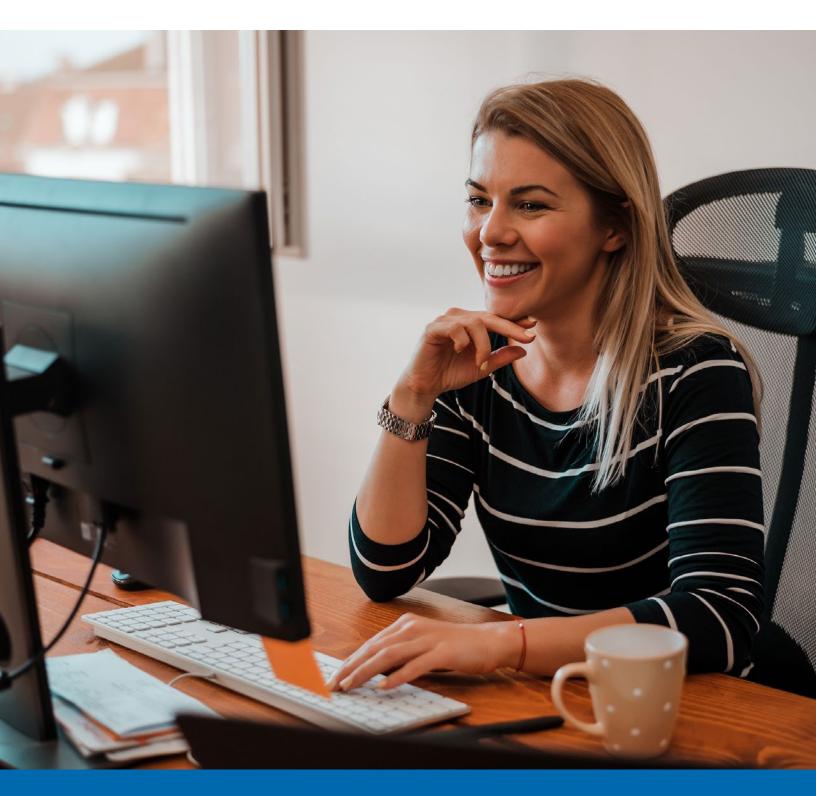
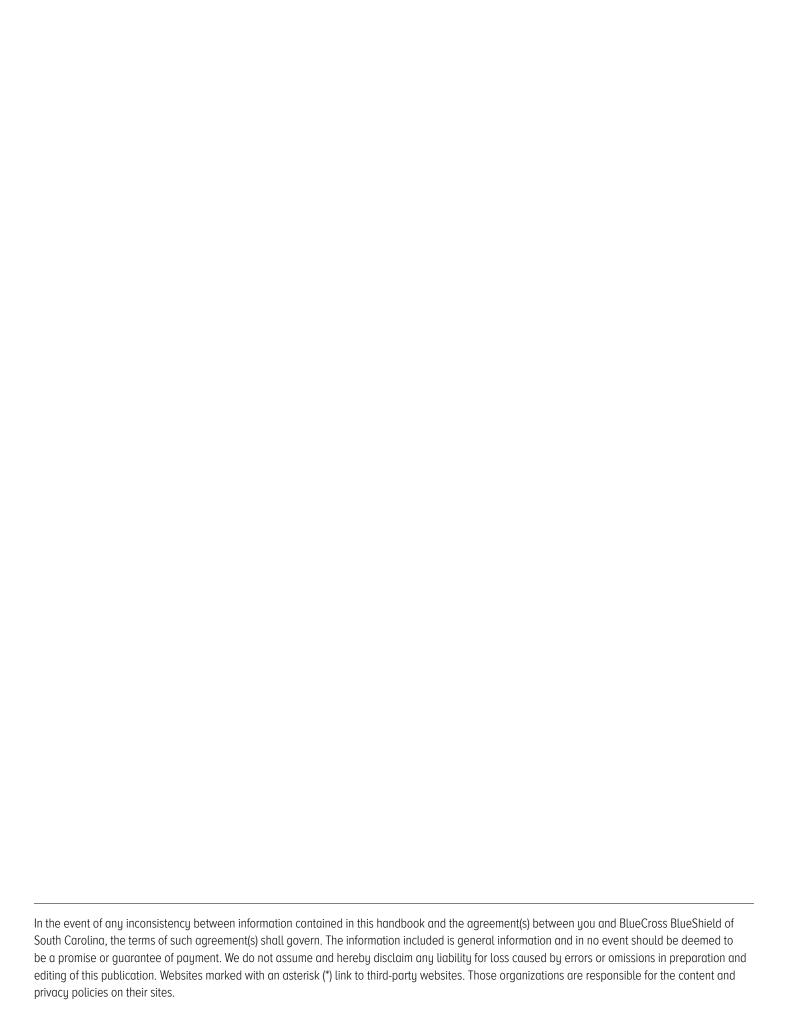




MEMBER IDENTIFICATION CARD GUIDE





OVERVIEW OF THIS GUIDE

Purpose of This Guide

This guide will give you an overview of the various BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina member identification (ID) cards, the symbols on these cards and how to use the information on the cards.

This guide is for general reference. ID cards may vary per member. When a member arrives at your office or facility, always ask to see his or her current member ID cards at each visit. This will help you identify the product the member has and get health plan contact information. It will also help you with claims processing.

Remember, ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim. You should always verify patient eligibility by using My Insurance Managerst on our websites, **www.SouthCarolinaBlues.com** or **www.BlueChoiceSC.com**.

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INTRODUCTION

Blue Cross Blue Shield Association: Prefix Changes

The three-character prefix is a foundational component of the BlueCard® Program. It defines the service relationships and arrangements between the Blue Plan® and its subscribers.

Due to the growth of BlueCross and its affiliates, the number of available alpha prefix combinations is now exhausted. To accommodate this growth, we have increased the prefix pool by incorporating numbers into the prefix for new groups. All Blue Plans and providers must now be able to accept a prefix that includes a combination of alphanumeric characters.

When a BlueCross member arrives at your office or facility, continue to ask to see his or her current member ID card at each visit. Doing so will help you:

- Identify the member's product.
- Get health plan contact information.
- Speed clams processing.

Remember: ID cards are for identification purposes only. They do not guarantee eligibility or payment of the claim. Verify eligibility for BlueCross and BlueChoice members by using My Insurance Manager, our secure online tool. Verify eligibility for out-of-state members by calling 800-676-BLUE (2583).

Digital ID Cards

BlueCross and BlueChoice launched a feature in My Health Toolkit® for members to access digital copies of their ID cards. Members can access their digital ID cards anytime, anywhere from their computers or mobile devices. They can also order cards online, print copies, download images of the cards and email the images securely from My Health Toolkit.

How a member can access his or her digital ID card

If a member is at your office and doesn't have his or her plastic ID card, advise the member to:

- Go to www.SouthCarolinaBlues.com or www.BlueChoiceSC.com on his or her mobile device and log in to My Health Toolkit.
- Select Insurance Card from the main menu.

Advantages for providers

The digital ID card:

- Provides real-time information. The digital ID card is always current.
- Is readily accessible.
- Provides a new way to capture insurance information. If your office accepts patient emails, you can encourage members to email their cards. It can also expedite check-ins and annual updates.

Digital ID card emails will come from either NoReply@SouthCarolinaBlues.com or NoReply@BlueChoiceSC.com with the subject "Insurance Card." Continue to verify eligibility and benefits when a member presents you with a copy of the ID card.

Consolidated Appropriations Act (CAA)

As part of the Consolidated Appropriations Act (CAA), effective Jan. 1, 2022, we have updated applicable ID cards to include the member's innetwork and out-of-network deductibles and out-of-pocket maximums.

BLUE CROSS AND BLUE SHIELD OF SOUTH CAROLINA

Federal Employee Program (FEP)

Preferred Blue Network

- Group products access the broad Preferred Blue network.
- Cards reflect the FEP product name.
- ID numbers begin with the letter R.
- The Basic and Standard plans operate as a traditional preferred provider organization (PPO).
- Blue Focus members do not have out-of-network benefits, except in the event of an emergency.





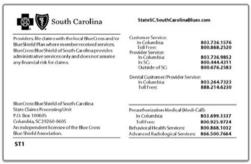
State Health Plan

State Health Plan Network

- Group products access the broad State Health Plan network.
- The State Standard and Savings Plan's prefix is ZCS.
- The Medical University of South Carolina (MUSC) Health Plan prefix is ZCK.
- Newer cards reflect the Public Employee Benefit Authority (PEBA) logo.
- · The suitcase on the lower right of the front of the card indicates the network members access when out of state.

Standard — Individual





Standard — Family





Savings — Individual



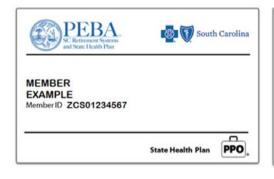


Savings — Family





Standard — Medicare Supplement

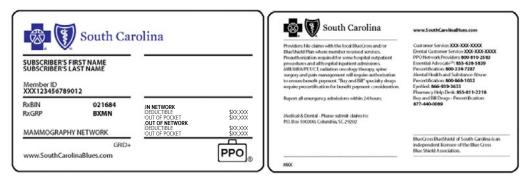




Large Group PPO

Preferred Blue Network

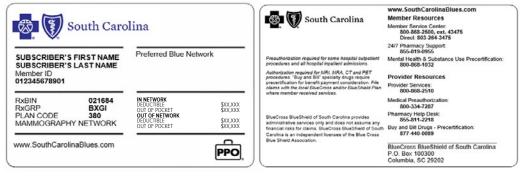
- Group products access the broad Preferred Blue network.
- Prefixes and plan benefits vary.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.



Small Group PPO

Preferred Blue Network

- Group products access the broad Preferred Blue network.
- The prefix is ZCY. This prefix may also represent an individual PPO policy.
- · Plan benefits vary.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.

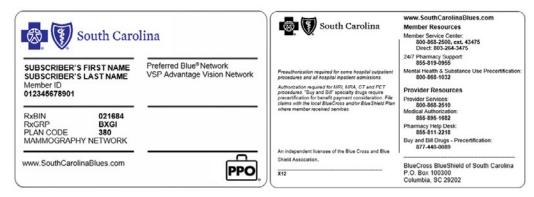


Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits.

Small Group PPO

Preferred Blue Network

- Group products access the broad Preferred Blue network.
- The prefixes are ZCV and ZCR.
- · Plan benefits vary.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.



Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits.

South Carolina Student Health Insurance

Preferred Blue Network

- Group products access the broad Preferred Blue network.
- The prefix is ZCW. This prefix may also represent a group product other than Student Health Insurance.
- Cards reflect the Student Health Plan name.
- Coverage is offered to students and dependents of these universities:
 - University of South Carolina
- Coastal Carolina
- (USC)
- Winthrop University

- MUSC

- The Citadel
- Clemson University



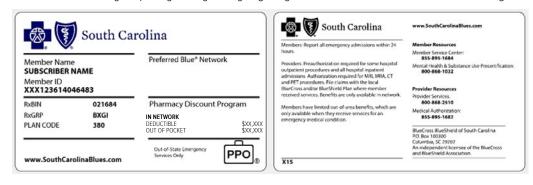


NOTE: Cards for these members include the language, "Services provided outside the Student Health Center require referral." However, at the start of the 2019 – 2020 academic school year, referrals were no longer required for services outside the Student Health Center. You are able to serve members with this health plan without a referral.

Short-Term Health Plan

Preferred Blue Network

- Individual products access the broad Preferred Blue network.
- The prefix is ZCX.
- Pre-existing conditions are not covered.
- The policy offers medical benefits.
- Pharmacy benefit is discount only.
- Members do not have out-of-state benefits, except in the event of an emergency.
- Effective dates vary frequently. Always verify eligibility and benefits at each visit to ensure coverage.



Medicare Advantage

BlueCross TotalSM PPO Network

- Individual products access the broad BlueCross Total PPO network.
- The prefix for this plan is ZHP.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing amount will apply.





BlueCross Total ValueSM PPO Network

- Individual products access the broad BlueCross Total PPO network.
- The prefix for this plan is ZHP.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing amount will apply.





Medicare Advantage

BlueCross Blue BasicSM

- Individual products access the broad BlueCross Total PPO network.
- The prefix for this plan is ZHP.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing amount will apply.



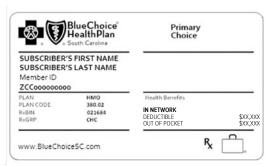


BLUECHOICE HEALTHPLAN OF SOUTH CAROLINA

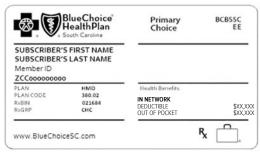
Primary Choice Large Group

BlueChoice HMO Network

- Group products access the BlueChoice HMO network.
- Members must select a primary care physician.
- Members need referrals to see specialists within the network.
- · The prefix is ZCC.
- Cards reflect the plan name.
- Members do not have out-of-network benefits, except in cases of emergency.









Advantage Plus Large Group

Advantage Network

- Group products access the broad Advantage network.
- The alpha prefix is ZCL.
- Cards reflect the plan name and network.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.





CarolinaADVANTAGE™ and CarolinaADVANTAGE™ With Dental Small Group

Advantage Network

- Group products access the broad Advantage network.
- The alpha prefix is ZCL.
- Cards reflect the plan name and network.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.









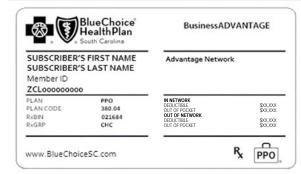
BusinessADVANTAGE[™] Small Group

Advantage Network

- Group products access the broad Advantage network.
- The alpha prefix is ZCL.
- Cards reflect the plan name and network.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.





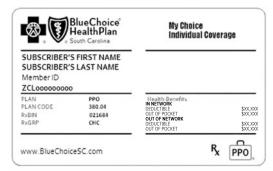




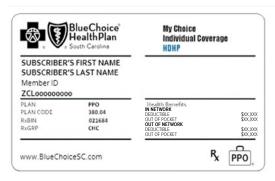
My Choice Individual and My Choice Individual HDHP

BlueChoice Network

- Individual products access the broad BlueChoice network.
- · The prefix is ZCL.
- Cards reflect the plan name.
- The suitcase on the lower right of the front of the card indicates the network members access when out of state.









Healthy Blue™: BlueChoice HealthPlan of South Carolina

BlueChoice HealthPlan Medicaid Network

- Individual products access the broad BlueChoice HealthPlan Medicaid network.
- Members also are required to carry their state-issued Healthy Connections ID cards (also pictured here).
- The prefix is ZCD.
- These ID cards also feature the Healthy Connections logo.







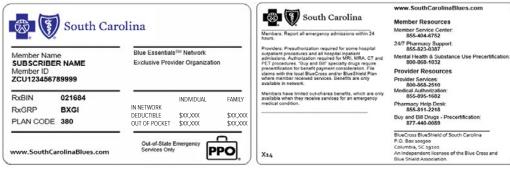


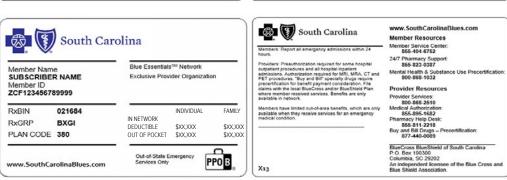
AFFORDABLE CARE ACT (ACA) INDIVIDUAL PLANS

BlueCross: BlueEssentials[™]

BlueEssentials Network

- Only individual products access the BlueEssentials network.
- The prefixes are ZCF and ZCU.
- Cards reflect the network: BlueEssentials Network Exclusive Provider Organization (EPO).
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency. However, services from providers in bordering counties outside of South Carolina that are contracted and participate in the BlueEssentials network are considered in network.





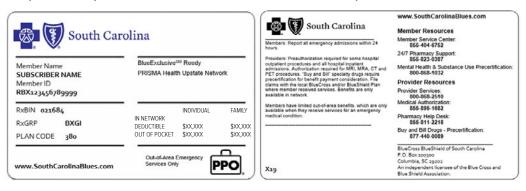
Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed, only the amounts. Also, if the deductible or out-of-pocket amount is \$0, you will see "N/A."

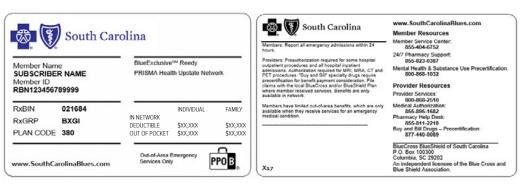
Reedy Network

- The prefixes are RBX and RBN.
- Members must reside in Greenville, Laurens, Oconee or Pickens County.
- Members can only use the Prisma Health Upstate network.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: A BlueCross BlueShield of South Carolina Upstate Blue Network Provider Agreement is required to serve these members. These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange preferred provider network.

This product is separate from the other Affordable Care Act network products.



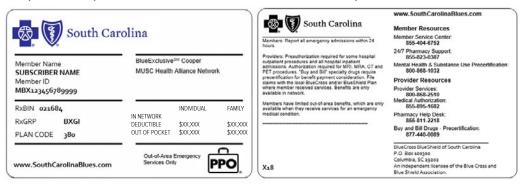


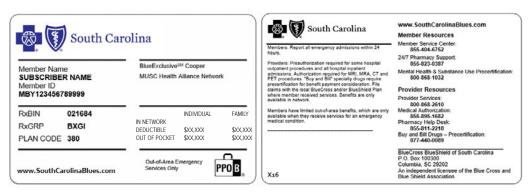
Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed, only the amounts. Also, if the deductible or out-of-pocket amount is \$0, you will see "N/A."

Cooper Network

- The prefixes are MBX and MBY.
- Members must reside in Berkeley, Charleston, Dorchester, Orangeburg or Williamsburg County.
- Members can only use the MUSC Health Alliance network.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: A BlueCross BlueShield of South Carolina Lowcountry Blue Network Provider Agreement is required to serve these members. These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange preferred provider network. This product is separate from the other Affordable Care Act network products.

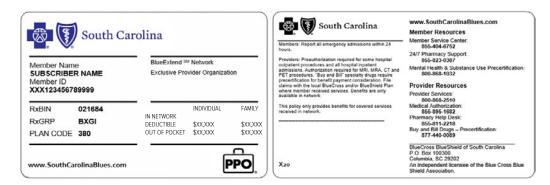




Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed, only the amounts. Also, if the deductible or out-of-pocket amount is \$0, you will see "N/A."

BlueExtend[™] Network

- The prefixes are BXZ and XBE.
- · Cards reflect the network BlueExtend EPO.
- Members must use providers participating in the BlueEssentials network when receiving services in South Carolina.
- Members will have access to the BlueCard Program when traveling outside of South Carolina, but they must use a network PPO participating provider.

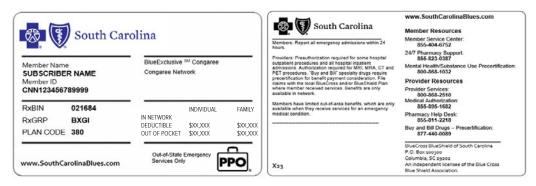


Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits.

Congaree Network

- The prefixes are CNN and CNS.
- Members must reside in Kershaw, Lexington or Richland County.
- The network includes Lexington Medical Center and MUSC Health.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange preferred provider network. This product is separate from the other Affordable Care Act network products.



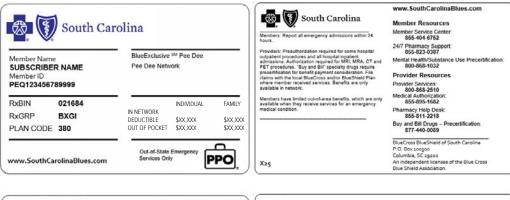


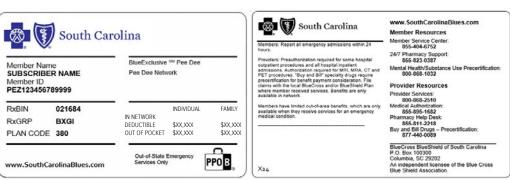


Pee Dee Network

- The prefixes are PEQ and PEZ.
- Members must reside in Florence, Georgetown, Horry or Marion County.
- The network includes Conway Medical Center, MUSC Health and Tidelands Health.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange preferred provider network. This product is separate from the other Affordable Care Act network products.

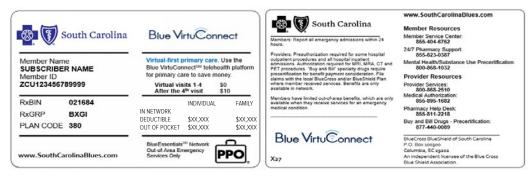


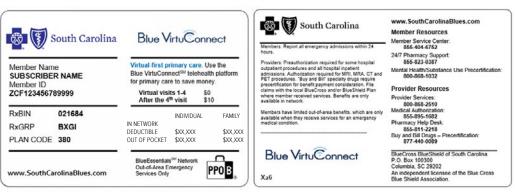


Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits.

Blue VirtuConnectSM

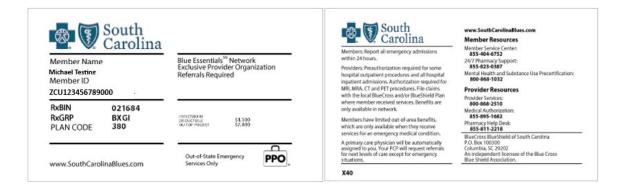
- The prefixes are ZCF and ZCU.
- Members must reside in Aiken, Anderson, Spartangburg or York County.
- Members can only use the BlueEssentials network.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.





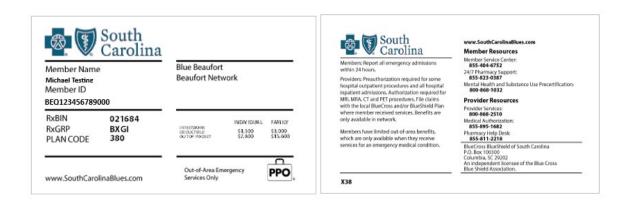
Blue Direction

- The prefixes are ZCF and ZCU.
- Members must reside in Hampton, Jasper or Sumter County.
- Members can only use the BlueEssentials network.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.
- Members are assigned a primary care provider, and referrals are required for specialists and other providers. Referrals are not required for emergent services.



Blue Beaufort

- The prefixes are BEU and BEQ.
- Members must reside in Beaufort County.
- The network includes Beaufort Memorial providers.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

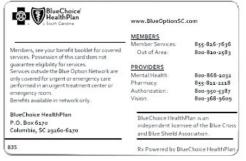


BlueChoice®: Blue Option[™]

Blue Option Network

- Only individual products access the Blue Option network.
- The prefix is ZCJ.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency. However, services from providers in bordering counties outside of South Carolina that are contracted and participate in the Blue Option network are considered in network.







Independent licensees of the Blue Cross Blue Shield Association.

In the event of any inconsistency between information contained in this handbook and the agreement(s) between you and BlueCross BlueShield of South Carolina, the terms of such agreement(s) shall govern. The information included is general information and in no event should be deemed to be a promise or guarantee of payment. We do not assume and hereby disclaim any liability for loss caused by errors or omissions in preparation and editing of this publication.