

Independent licensees of the Blue Cross Blue Shield Association.

Member Identification Card Guide

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Your Partners in Outstanding Quality, Satisfaction and Service

Revised: February 2024

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 members arrive at your office or facility, always ask to see their 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 Manager[™] on our websites, www.SouthCarolinaBlues.com or www.BlueChoiceSC.com.

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Blue Cross and Blue Shield Association: Prefix Changes

The three-character prefix is a foundational component of the BlueCard® Program. The information the prefix contains 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 alpha and numeric characters.

When BlueCross members arrive at your office or facility, continue to ask to see their current member identification card (ID card) at each visit. Doing so will help you:

- Identify the member's product.
- Obtain 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 BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina 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 card. Members can access their digital ID cards anytime, anywhere from their computers or mobile devices. They will also be able to order cards online, print copies, download images of the cards and email the images securely from My Health Toolkit.

How members can access their digital ID card

If members are at your office and don't have their plastic ID card, advise them to:

- Go to <u>www.SouthCarolinaBlues.com</u> or <u>www.BlueChoiceSC.com</u> on their mobile devices 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 <u>noreply@southcarolinablues.com</u> or <u>noreply@bluechoicesc.com</u> with the subject "Insurance Card."

Continue your practice of verifying eligibility and benefits when a member presents you with a copy of the ID card.

Consolidated Appropriations Act (CAA)

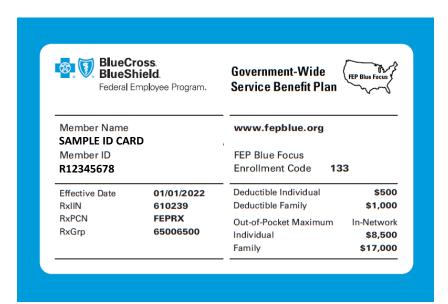
As part of the Consolidated Appropriations Act (CAA), effective Jan. 1, 2022, applicable ID cards have been updated to include the member's in-network and out-of-network deductibles and out-of-pocket maximums.

BlueCross BlueShield 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.



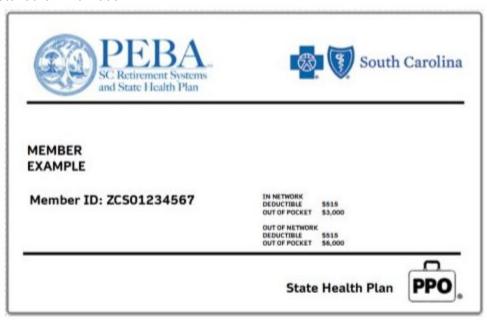


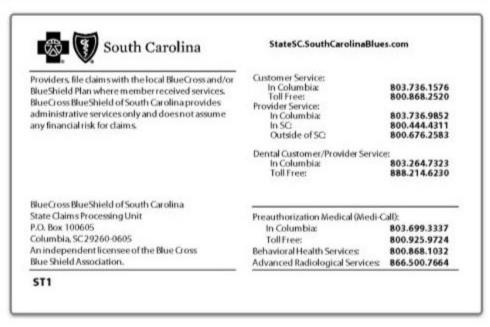
State Health Plan

State Health Plan Network

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

Standard - Individual









Member ID: ZCS01234567

INDIVIDUAL FAMILY IN NETWORK DEDUCTIBLE OUT OF POCKET \$515 \$515

\$1,030 \$6,000 \$1,030 \$12,000

OUT OF NETWORK DEDUCTIBLE OUT OF POCKET \$6,000

State Health Plan





Providers, file claims with the local BlueCross and/or BlueShield Plan where member received services. BlueCross BlueShield of South Carolina provides administrative services only and does not assume any financial risk for claims.

BlueCross BlueShield of South Carolina State Claims Processing Unit P.O. Box 100605 Columbia, SC29260-0605 An independent licensee of the Blue Cross

Blue Shield Association.

ST1

StateSC.SouthCarolinaBlues.com

Customer Service: In Columbia: Toll Free: 803.736.1576 800.868.2520 Provider Service: In Columbia: 800.444.4311 800.676.2583 In SC: Outside of SC:

Dental Customer/Provider Service:

803.264.7323 888.214.6230 In Columbia: Toll Free;

Preauthorization Medical (Medi-Call):

In Columbia: 803.699.3337 Toll Free: 800.925.9724 Behavioral Health Services: 800.868.1032 Advanced Radiological Services: 866.500.7664





Member ID: ZCS01234567

IN NETWORK DEDUCTIBLE OUT OF POCKET

\$4,000

OUT OF NETWORK
DEDUCTIBLE \$4,000
OUT OF POCKET \$6,000

Savings Plan







Providers, file claims with the local Blue Gross and/or Blue Shield Plan where member received services. Blue Gross Blue Shield of South Carolina provides administrative services only and does not assume any financial risk for claims.

Blue Cross Blue Shield of South Carolina State Claims Processing Unit P.O. Box 100605 Columbia, SC 29260-0605 An independent licensee of the Blue Cross

Blue Shield Association.

ST3

StateSC.SouthCarolinaBlues.com

Customer Service:
In Columbia: 803.736.1576
Toll Free: 800.868.2520
Provider Service:
In Columbia: 803.736.9852
In SC: 800.444.4311
Outside of SC: 800.676.2583

Dental Customer/Provider Service:

In Columbia: 803.264.7323 Toll Free: 888.214.6230

Preauthorization Medical (Medi-Call):

In Columbia: 803.699.3337
Toll Free: 800.925.9724
Behavioral Health Services 800.868.1032
Advanced Radiological Services 866.500.7664





Member ID: ZCS01234567

IN NETWORK DEDUCTIBLE OUT OF POCKET

OUT OF NETWORK
DEDUCTIBLE \$8,000
OUT OF POCKET \$12,000

Savings Plan





Providers, file claims with the local BlueCross and/or BlueShield Plan where member received services. BlueCross BlueShield of South Carolina provides administrative services only and does not assume any financial risk for daims.

BlueCross BlueShield of South Carolina State Claims Processing Unit P.O. Box 100605 Columbia, SC 29260-0605 An independent licensee of the Blue Cross

ST3

Blue Shield Association.

StateSC.SouthCarolinaBlues.com

Customer Service: In Columbia: Toll Free: Provider Service:

803.736.1576 800.868.2520

In Columbia: Outside of SC: 803.736.9852 800.444.4311 800.676.2583

Dental Customer/Provider Service:

In Columbia: Toll Free:

803.264.7323 888.214.6230

Preauthorization Medical (Medi-Calf):

In Columbia: Toll Free:

803.699.3337 800.925.9724

Behavioral Health Services: Advanced Radiological Services:

800.868.1032 866.500.7664





Member ID ZCS01234567

State Health Plan





Providers, file claims with the local BlueGross and/or BlueShield Plan where member received services. BlueGross BlueShield of South Carolina provides administrative services only and does not assume any financial risk for claims.

Blue Cross Blue Shield of South Carolina State Claims Processing Unit P.O. Box 100605 Columbia, SC 29260-0605 An independent licensee of the Blue Cross

Blue Shield Association.

ST5

StateSC.SouthCarolinaBlues.com

Customer Service:
In Columbia: 803.736.1576
Toll Free: 800.868.2520
Provider Service:
In Columbia: 803.736.9852
In SC 800.444.4311
Outside of SC 800.676.2583

Dental Customer/Provider Service: In Columbia: 803.264.7323 Toll Free: 888.214.6230

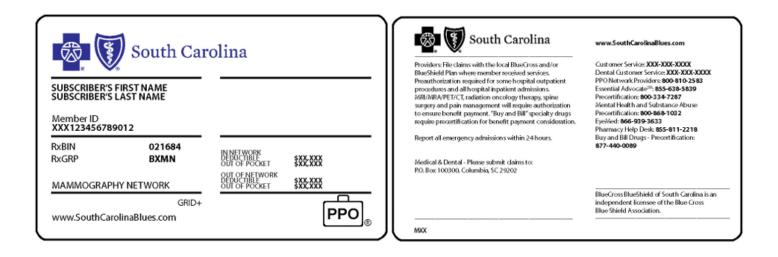
Preauthorization Medical (Medi-Call):

In Columbia: 803.699.3337
Toll Free: 800.925.9724
Behavioral Health Services 800.868.1032
Advanced Radiological Services 866.500.7664

Large Group PPO

Preferred Blue Network

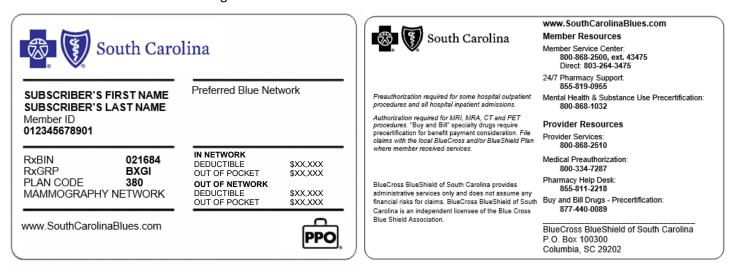
- Group products access the broad Preferred Blue Network.
- Prefixes and plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out of state.



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 front of the card indicates the network members access when out of state.

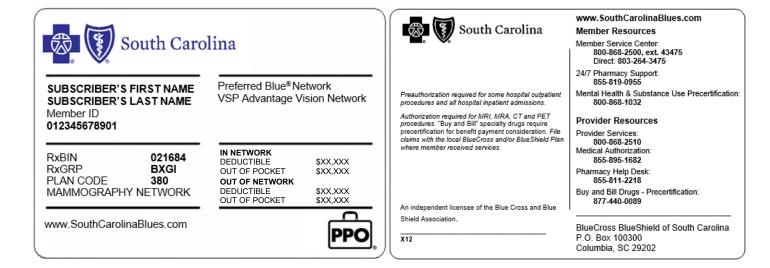


Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits.

Small Group PPO (Business BlueEssentials[™])

Preferred Blue Network

- Group products access the broad Preferred Blue Network.
- The prefix is ZCV.
- Plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out of state.

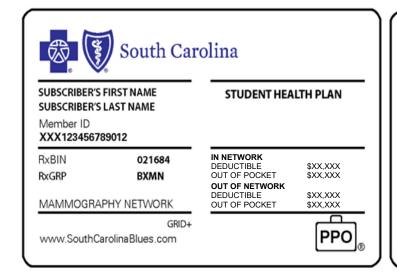


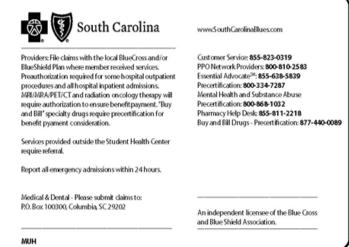
South Carolina Student Health Insurance

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 (USC)
 - MUSC
 - Clemson University
 - o Coastal Carolina
 - Winthrop University
 - o The Citadel

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 shool year, referrals were no longer required for services outside the Student Health Center. You are able to service members with this health plan without a referral.

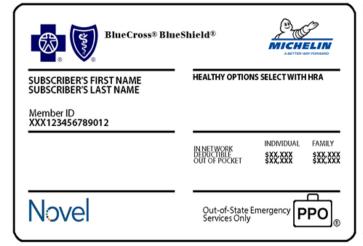




Michelin

Southeastern Health Partners (SEHP) Novel Network

- Group products access the broad Southeastern Health Partners Network.
- The prefix is **MNV**.
- Cards reflect the name, Novel.
- Network consists of the following large hospital groups and their affiliated practices:
 - o Bon Secours St. Francis
 - AnMed Health/AnMed Cannon
 - Spartanburg Regional
 - o Self Regional
 - Lexington Medical Center
- Out of network benefits are not available, unless for urgent or emergent services.

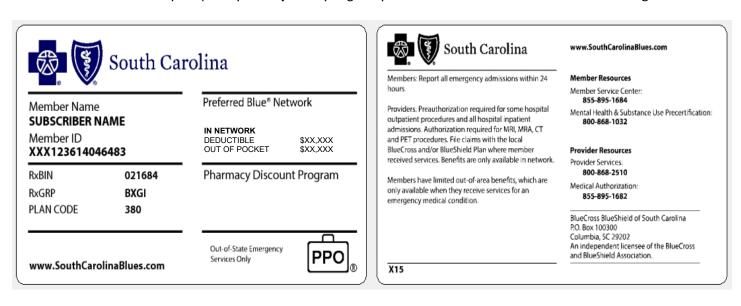




Short-Term Health Plan

Preferred Blue Network

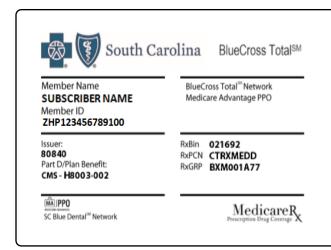
- Individual products access the broad Preferred Blue Network.
- The prefix is ZCX.
- Pre-existing conditions are not covered.
- Policy offers medical benefits.
- Pharmacy benefit is discount only.
- Members do not have out-of-state benefits, except in the event of an emergency.
- Effective dates vary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



Medicare Advantage

BlueCross TotalSM PPO Network

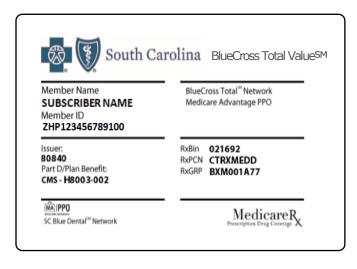
- Individual products access the broad BlueCross Total PPO Network.
- The prefix for this plan is **ZHP**.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing will apply.





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 will apply.

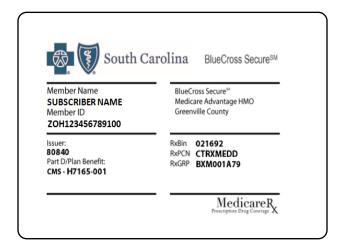




Medicare Advantage

BlueCross SecureSM HMO Greenville County Network

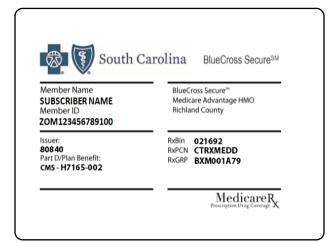
- Individual products access the narrow Medicare Advantage HMO Greenville County Network.
- The prefix for this plan is **ZOH**.
- Cards reflect the plan name and network.
- Members may use the full Medicare Advantage provider network, but do not have out-of-state benefits except in cases of emergency.





BlueCross SecureSM HMO Richland County Network

- Individual products access the narrow Medicare Advantage HMO Richland County Network.
- The prefix for this plan is ZOM.
- Cards reflect the plan name and network.
- Members may use the full Medicare Advantage provider network, but do not have out-of-state benefits except in cases of emergency.

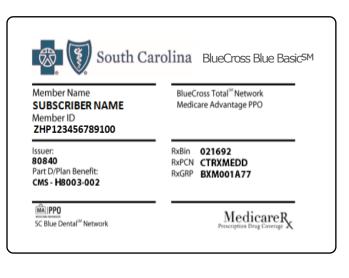




Medicare Advantage

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 will apply.



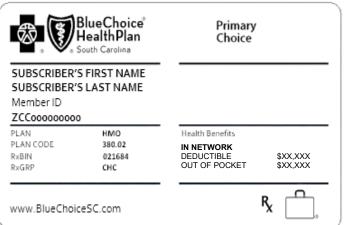


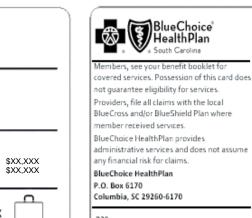
BlueChoice HealthPlan of South Carolina

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 an emergency.







P.O. Box 6170 Columbia, SC 29260-6170

BlueChoice

HealthPlan

see your benefit booklet for

www.BlueChoiceSC.com

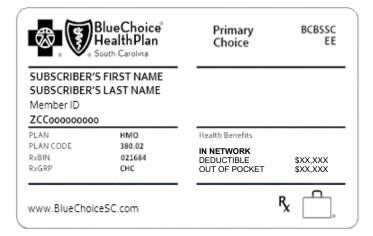
MEMBERS Member Services: 800-868-2528 Out of Area: 800-810-2583 PROVIDERS

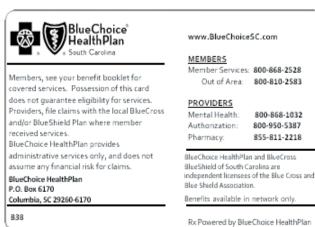
Mental Health: 800-868-1032 Authorization: 800-950-5387 Pharmacy: 855-811-2218

Use HCA affiliates to receive the maximum benefit.

BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association

Rx Powered by BlueChoice HealthPlan

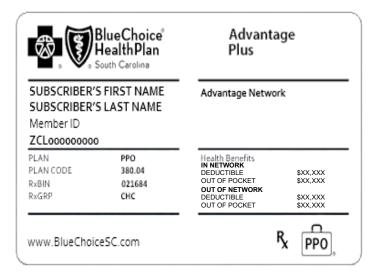




Advantage Plus Large Group

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 front of the card indicates the network members access when out of state.

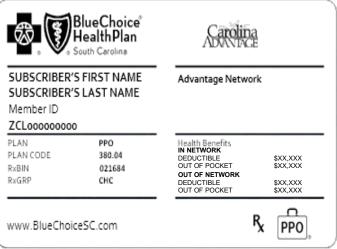




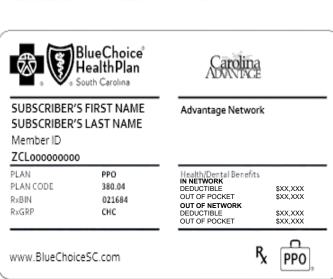
CarolinaADVANTAGE™ and CarolinaADVANTAGE™ with Dental Small Group

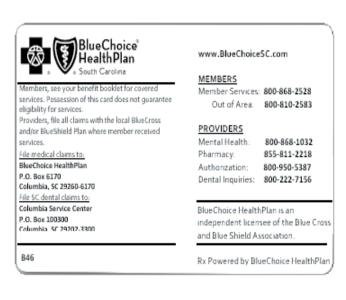
Advantage Network

- 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 front of the card indicates the network members access when out of state.





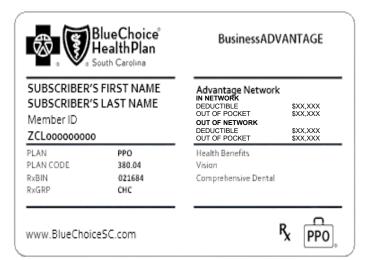




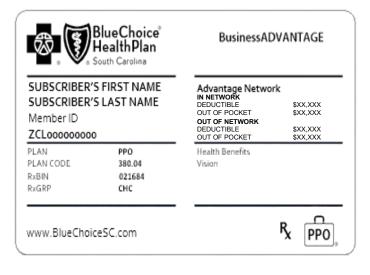
BusinessADVANTAGESM Small Group

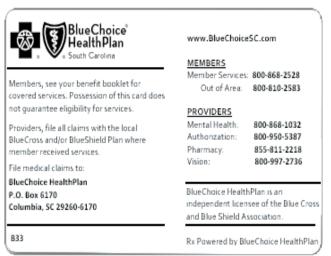
Advantage Network

- 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 front of the card indicates the network members access when out of state.





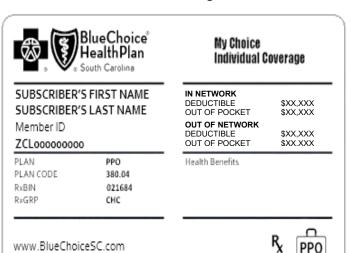




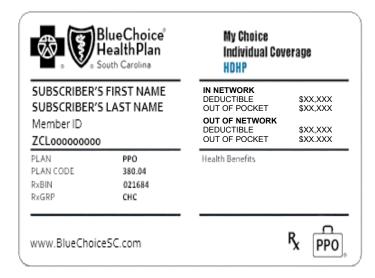
My Choice Individual and My Choice Individual HDHP

BlueChoice Network

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









Healthy Blue™: BlueChoice HealthPlan of SC

BlueChoice HealthPlan Medicaid Network

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

Benefit Plan

Effective Date

These ID cards also feature the Healthy Connections logo.



MEM_CURR_BEG_DT_FORMATTED

Plan Code

Member: Show this card and your Healthy Connections card when you get covered services. See Your Evidence of Coverage to learn more about covered benefits

In an emergency, call 911. Or go to the nearest emergency room. You don't need an OK ahead of time. We will pay for these services. Ask the hospital to call your PCP

Providers: This card is for ID purposes and does not constitute proof of eligibility.

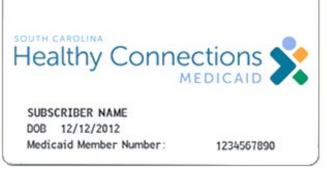
Out-of-state claims: Providers, file claims with the local BlueCross and/or BlueShield Plan where member received

0707 SC0014749 0508

www.HealthyBlueSC.com

Customer Care Center: 1-866-781-5094 TTY Line: 1-856-781-5094
THY Line: 1-866-773-9634
Help for Pharmacists: 1-833-253-4714
Pharmacy Member Svcs: 1-833-207-3118
Retail Drug Prior Auth: 1-844-410-6890
24-House Nurseline: 1-866-577-9710
TTY Line: 1-866-577-9710 TTY Line: 1-800-368-4424
For Current Eligibility: 1-866-757-8286
Hospitals: For inpatient admissions, call
1-866-902-1689 within 24 hours or the first business day.

Healthy Blue P.O. Box 100124 Columbia, SC 29202-3124 BlueChoice HealthPlan is an indepdent licensee of the Blue Cross and Blue Shield Association.



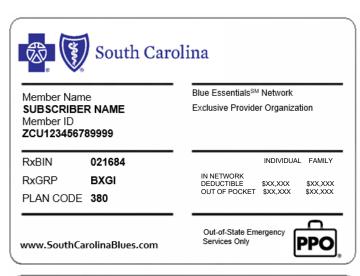


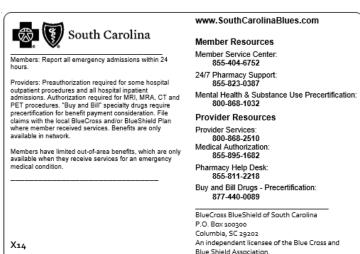
Affordable Care Act (ACA) Individual Plans

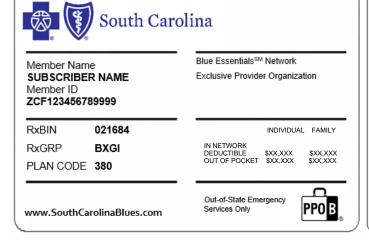
BlueCross: Blue Essentials[™]

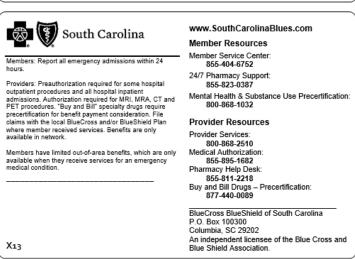
BlueEssentials Network

- 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 contiguous counties (bordering counties outside of South Carolina) that are contracted and participate in the BlueEssentials Network are considered in network.







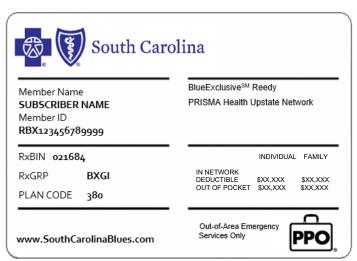


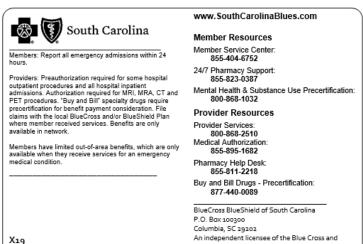
Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts. Also, if the deductible or out-of-pocket is \$0, you will see "N/A".

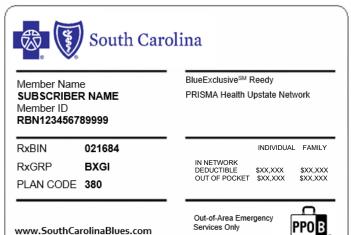
Reedy Network

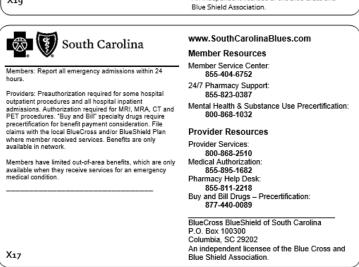
- The prefixes are RBX and RBN.
- Members must reside in: Greenville, Laurens, Oconee or Pickens county
- Includes Prisma Health.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: A BlueCross BlueShield of South Carolina Upstate Blue Network Provider Agreement is required to service 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.







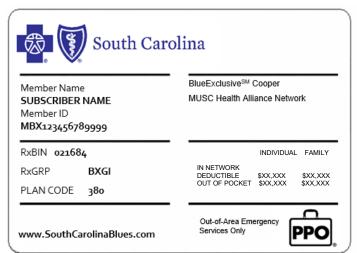


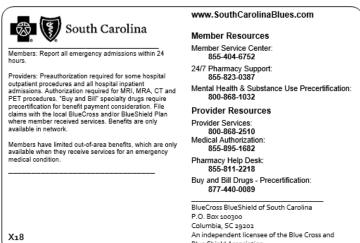
Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts. Also, if the deductible or out-of-pocket is \$0, you will see "N/A".

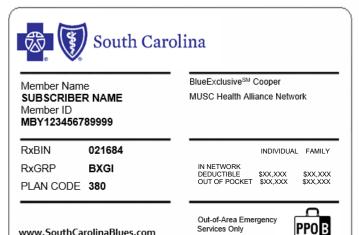
Cooper Network

- The prefixes are MBX and MBY.
- Members must reside in: Berkeley, Charleston, Dorchester, Orangeburg or Williamsburg county
- Includes MUSC Health, The Regional Medical Center (Orangeburg) and Williamsburg Regional Hospital.
- 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 service 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.





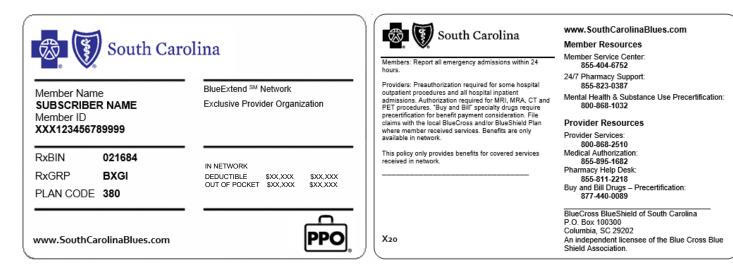




Note: Some ID cards may not reflect deductible and out-of-pocket amounts based on the member's benefits. If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts. Also, if the deductible or out-of-pocket is \$0, you will see "N/A".

BlueExtend[™] Network

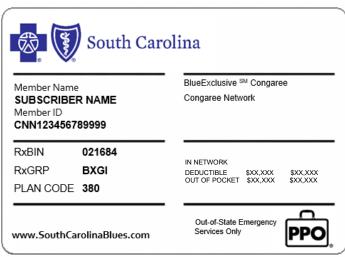
- The prefix is **BXZ**.
- Cards reflect the network: BlueExtend Network Exclusive Provider Organization (EPO).
- Members must use providers participating in the BlueEssentials network when receiving services in South Carolina.
- Members will have access to the BlueCard Program when traveling outside of South Carolina, but must use a network participating provider (PPO).
- Members do not have out-of-network benefits except in the event of an emergency.

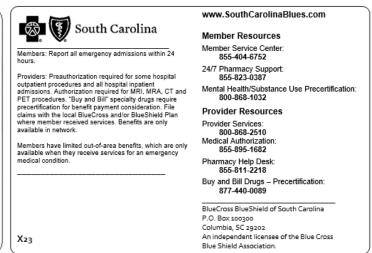


Congaree Network

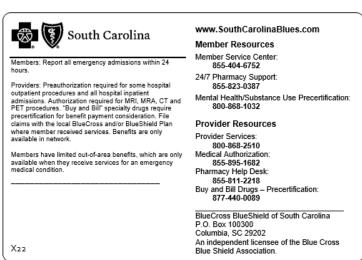
- The prefixes are CNN and CNS.
- Members must reside in: Kershaw, Lexington or Richland county.
- Includes Lexington Medical Center and MUSC Health.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

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.







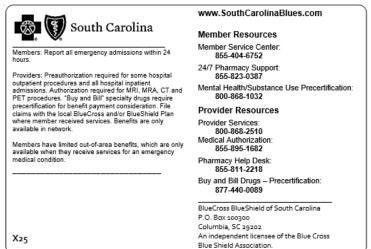


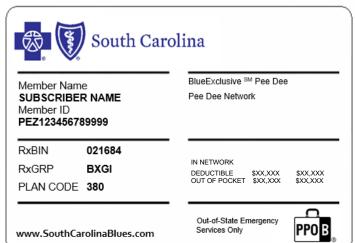
Pee Dee Network

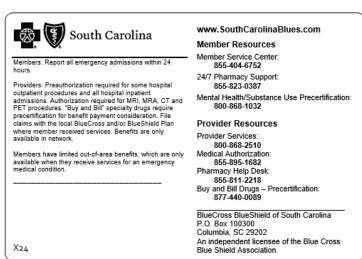
- The prefixes are PEQ and PEZ.
- Members must reside in: Florence, Georgetown, Horry or Marion county.
- Includes Conway Medical Center, MUSC Health and Tidelands Health.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of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









Blue VirtuConnect

- The prefixes are **ZCF** and **ZCU**.
- Available statewide.
- 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.



Member Name SUBSCRIBER NAME Member ID ZCU123456789999

RxBIN 021684 **RxGRP BXGI** PLAN CODE 380

www.SouthCarolinaBlues.com



Virtual-first primary care. Use the Blue VirtuConnectSM telehealth platform for primary care to save money.

Virtual visits 1-4 After the 4th visit

IN NETWORK

DEDUCTIBLE \$XX,XXX OUT OF POCKET \$XX,XXX

BlueEssentialsSM Network Out-of-Area Emergency Services Only



\$XX,XXX

\$XX,XXX

\$10



Members: Report all emergency admissions within 24

Providers: Preauthorization required for some hospital outpatient procedures and all hospital inpatient admissions. Authorization required for MRI, MRA, CT and PET procedures. "Buy and Bill" specialty drugs require precertification for benefit payment consideration. File claims with the local BlueCross and/or BlueShield Plan where member received services. Benefits are only available in network

Members have limited out-of-area benefits, which are only available when they receive services for an emergency medical condition



X27

www.SouthCarolinaBlues.com

Member Resources

Member Service Center 855-404-6752

24/7 Pharmacy Support: 855-823-0387

Mental Health/Substance Use Precertification: 800-868-1032

Provider Resources

Provider Services 800-868-2510 855-895-1682

Pharmacy Help Desk: 855-811-2218

Blue Shield Association.

Buy and Bill Drugs - Precertification: 877-440-0089

BlueCross BlueShield of South Carolina P.O. Bax 100300 Columbia, SC 29202 An independent licensee of the Blue Cross



Member Name SUBSCRIBER NAME Member ID ZCF123456789999

RxBIN 021684 **RxGRP BXGI** PLAN CODE 380

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Virtual-first primary care. Use the Blue VirtuConnectSM telehealth platform for primary care to save money.

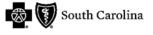
Virtual visits 1-4 After the 4th visit \$10

IN NETWORK

DEDUCTIBLE \$XX,XXX
OUT OF POCKET \$XX,XXX \$XX.XXX

BlueEssentialsSM Network Out-of-Area Emergency Services Only





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Members have limited out-of-area benefits, which are only available when they receive services for an emergency medical condition.



X26

www.SouthCarolinaBlues.com

Member Resources

Member Service Center 855-404-6752

24/7 Pharmacy Support: 855-823-0387

Mental Health/Substance Use Precertification: 800-868-1032

Provider Resources

Provider Services 800-868-2510 Medical Authorization

855-895-1682 Pharmacy Help Desk:

855-811-2218 Buy and Bill Drugs – Precertification: 877-440-0089

BlueCross BlueShield of South Carolina P.O. Box 100300 Columbia. SC 29202 An independent licensee of the Blue Cross Blue Shield Association

BlueChoice HealthPlan: Blue Option^{sм}

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 benefits. BlueCard Services are available using in-network providers for out of state benefits.

