

Customer
Experience

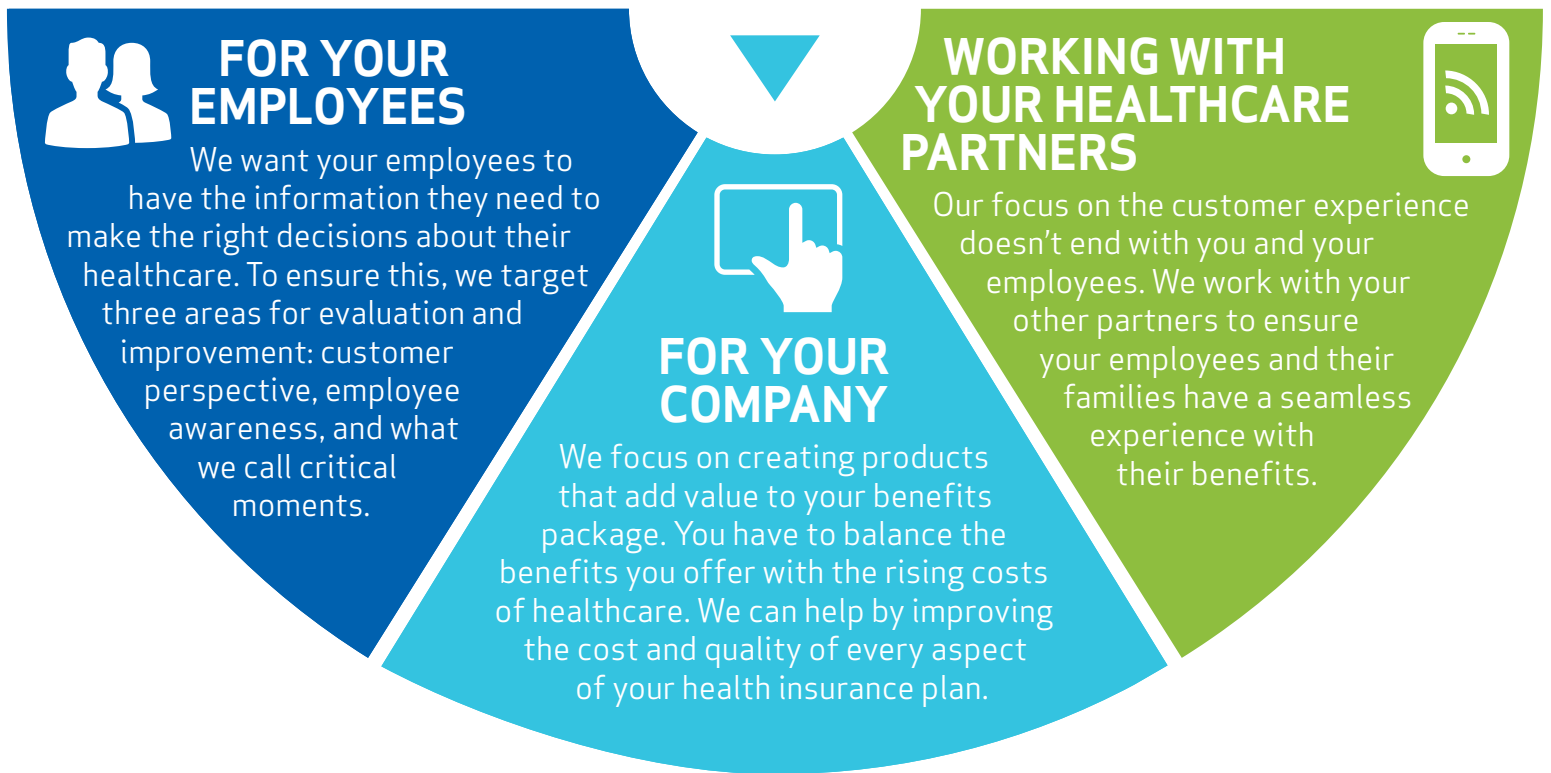
from

Blue Cross of Idaho

.....
Choose coverage
that fits.



Our Focus — An Exceptional Customer Experience for You



Critical Moments — When Your Employees Need Us

In our drive to provide an exceptional customer experience, we've outlined what we call critical moments. When your employees and their family members need us most, we work to make things easier. We help them understand how to use their coverage, provide cost estimates and service locations, and offer alternatives to treatments or procedures when appropriate.

New to my benefits

- ▶ From the moment one of your employees enrolls in Blue Cross of Idaho coverage, we are working toward an exceptional experience.
- ▶ To do that, we believe our members should be able to easily understand their benefits and costs and have the information they need to make good decisions about their healthcare before they make their first appointment.
- ▶ We strive to continually educate our members about their insurance. We evaluate the ways we interact with our members and are continually on the path to make the process more helpful and easier to understand.

When I need medical care

- ▶ When employees or family members need medical care they have enough to worry about. That's why we give them our CostAdvisor™ and Mobile App; tools that provide clarity and predictability about their health insurance. That way they can keep their focus where it belongs — on themselves.
- ▶ With CostAdvisor, your employees can quickly see how much a service might cost, based on their benefit plan and out-of-pocket costs.
- ▶ Our Mobile App brings up-to-date benefit information, a provider search, nearby urgent care and more to your employees wherever they are.

Knowing my coverage

- ▶ The healthcare world is rapidly changing. New technologies are constantly emerging and research continues to uncover more information about treatment efficacy and health outcomes.
- ▶ With Blue Cross of Idaho, your employees and their families have a partner in their corner who knows the ins and outs of healthcare.
- ▶ Sometimes that means we have to let members know a service won't be covered, but we don't stop until they understand the decision and know their healthcare options.



The CostAdvisor helps your employees know before they go

The online CostAdvisor demystifies healthcare costs by letting members compare physician and hospital costs side-by-side before their appointments. The cost calculator uses member-specific plan and claims data for accurate out-of-pocket cost estimates for specific procedures and services.



CostAdvisor™

Gain clarity and predictability about healthcare and take the surprise out of health insurance. These tools can:

- Help members make decisions based on quality, cost and convenience
- Provide savings opportunities with personal messaging
- Promote care management programs for your employees



Cost Lookup

Search for services based on your specific plan, network and location.

- A personal view of total service cost, including member cost and plan cost
- Bundled pricing details reveal how total cost is calculated
- A simple design for easy navigation and searching



Ways to Save™ Alerts (BUY UP FOR ASC GROUPS)

Save on common health needs like maintenance medications, physical therapy and chiropractic care. A clear, three-step process shows members exactly how to save.

- Targeted messages delivered monthly by email or text
- Customizable settings to distance, savings amount and more
- Finds savings for your specific network pharmacies, medical, dental and vision providers



Access to your information wherever, whenever.

Mobile App

Put your healthcare coverage information at the tips of your fingers wherever you go. You can check your benefits, see how much you've paid toward your deductible, look for providers, find the nearest urgent care facility or even send your member ID card directly to your doctor. Your mobile app can help you take care of your health, even when you're on the go.



Meridian

STREET ADDRESS
 3000 E. Pine Avenue
 Meridian, ID 83642-5995

MAILING ADDRESS
 P.O. Box 7408
 Boise, ID 83707
 208-387-6683

CLAIMS INQUIRIES
 208-331-7347
 800-627-1188

Coeur d'Alene
 1450 NW Blvd., Suite 106
 Coeur d'Alene, ID 83814
 208-666-1495

Idaho Falls
 1910 Channing Way
 Idaho Falls, ID 83404
 208-522-8813

Lewiston
 1010 17th St.
 Lewiston, ID 83501
 208-746-0531

Pocatello
 275 S. 5th Ave., Suite 150
 Pocatello, ID 83201
 208-232-6206

Twin Falls
 1503 Blue Lakes Blvd. N.
 Twin Falls, ID 83301
 208-733-7258