

Blue365® adds even more value to your **Highmark** coverage.

We understand that helping you and your family live healthier lives means more than regular doctor visits—it's helping you find time for the things that matter most. Highmark offers exclusive access to information, discounts and savings that make it easier and more affordable to make healthy choices.

Here are answers to the most frequently asked questions about Blue365.

Q. What is Blue365?

- A. Blue365 offers access to discounts and savings that are available for purchase directly from vendors on products and services for healthy lifestyles. These products and services do not overlap with covered benefits under **Highmark**, any applicable federal healthcare program or Medicare. Blue365 complements healthcare coverage by helping you live healthier every day.

Q. What kinds of offers and companies does Blue365 include?

- A. Blue365 includes exclusive discounts from select local companies and industry-leading, national brands in four main categories:

Health and Wellness

Exclusive discounts on health and wellness products and services, including fitness, exercise, nutrition and elective procedures. Choose from **Snap Fitness, Polar, Sportline, Everlast, Reebok, Men's Health, Women's Health, Jenny Craig, eDiets, Nutrisystem, Davis Vision, QualSight LASIK, LasikPlus** and **more**. You can also save on hearing aids from **Beltone** and **TruHearing**.

Family Care

Decision support tools for family care, including how to choose a caregiver or a long-term care insurance provider. You can also access emotional support to deal with care of a family member from companies like **Seniorlink Care**.

Healthy Travel

Blue365 offers exclusive travel savings for healthy spa vacations and wellness getaways from companies like **Westin Hotels & Resorts** and **Fairmont Hotels & Resorts**.

Financial Well-Being

Blue365 includes information to help plan for healthcare in retirement and learn about Medicare and long-term care insurance.

Complementary and Alternative Medicine

Find exclusive discounts with **Healthyroads**.



Q. Can anyone participate in Blue365?

A. Blue365 is part of every member's plan with **Highmark** at no additional cost. Our goal is to add value for all our members by continuing to improve Blue365.

Q. How do you select vendors?

A. Very carefully. Blue365 uses formal reports from government bodies and private ratings agencies, opinions of top medical experts, opinions of experts in the vendor's field, feedback from members who have used the vendors and independent research.

Q. Will Blue365 cost money?

A. Access to Blue365 is free. You'll pay vendors directly for any services you select. Services are offered at a significant discount because Blue365 is backed by the buying power of the 39 independent Blue Cross and/or Blue Shield Plans and their 100 million members. This buying power enables us to negotiate significant discounts and pass the savings on.

Q. Is Blue365 another type of healthcare coverage?

A. No. Blue365 is separate from healthcare coverage. When it comes to living a healthy life, healthcare coverage is just the beginning. Blue365 helps you lead a healthy life outside of the doctor's office and all year round.

Q. How do you choose Blue365 programs?

A. Blue365 started off with information learned over the years from health professionals and members. But those were just the starting points. Blue365 will continuously improve with feedback from you. We want to hear what works, what doesn't and what you would like to see more of.

Q. If it's not healthcare coverage, why is Highmark involved?

A. **Highmark** cares about maintaining healthy lifestyles and improving the overall health of its members. Blue365 is one way to help you make healthy choices every day and throughout life.

Explore all the healthy choices, discounts and more from Blue365 at www.highmarkbcbs.com.

1. Go to your Member Web site at www.highmarkbcbs.com.
2. Choose the "Members" tab and complete the log in process by entering your login ID and password.
3. If you do not have a login ID and password, select "Register Now" and follow the instructions.
4. Select the "Your Coverage" tab and go to "Member Discounts."



Highmark is a registered mark of Highmark Inc. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Blue365® offers access to savings on items that Members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal healthcare program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process and any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.