

# The *Members First*<sup>®</sup> Savings Program

**Vision Program**



**Dental Program**



**Hearing Program**



**Chiropractic Program**

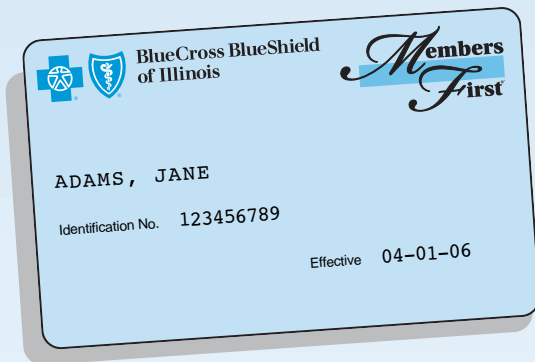


**Vitamin Program**



**Pharmacy Program**

(For Medicare Supplement and BasicBlue only)



*An Exclusive, No-Cost Program Offering  
You Lower Prices and Extra Convenience!*



**BlueCross BlueShield  
of Illinois**



# Member Services

*Members First*<sup>®</sup> is an exclusive program created to help Blue Cross and Blue Shield of Illinois members save on products and services not covered by most health insurance plans. Members First is not insurance. This program adds nothing to the cost of your coverage; it's simply our way of saying thank you for being a member. Best of all, it's as easy to use as 1, 2, 3!

## Using your Members First Program

1. *Carefully review* this brochure which outlines your Members First Program and savings.
2. *Present your card* at any of the providers that participate in the Members First Program.
3. *Enjoy your savings.* The more you use your card, the more you save.

## What if I have a question, or need any help?

Simply call toll-free **1-888-788-4184** to speak to a Customer Service Representative between the hours of 7:00 am to 7:00 pm CST, Monday-Friday.

## Can anyone in my immediate family use my card?

Yes, your immediate family members residing in your household can use your Members First card.

## What if I would like to visit providers in other communities, say if I'm on vacation or visiting relatives?

Your Customer Service Representative will be able to provide you with participating providers nationwide. Just have the ZIP code or city name ready when you call and you will receive your information immediately right over the phone.

## How do I access my discounts?

Anytime you receive services or purchase products from a participating provider, simply present your card to receive your discount.

# Prescription Drug Program

For Medicare Supplement and BasicBlue only

## Retail:

The Members First Prescription Drug Program links most of the largest pharmacy chains into a common and consistent savings program. Through an exclusive agreement with one of the nation's premier drug management organizations, Members First members can obtain savings of up to 30% on drug prices through a national network of approximately 40,000 pharmacies.

## Here's How it Works:

Take your Members First membership card with you to a participating pharmacy. Show your membership card with your prescription to the pharmacist. The pharmacist will enter the information on your membership card into the on-line computer system, and you will be immediately eligible for the special negotiated price. Your actual cost will be the contract price or the pharmacy's charge that day, whichever is lower. As a Members First member you will receive savings on many brand name and generic prescription drugs.

## Some Major Chain Participants Include:

A & P	King Soopers	Rite Aid
Albertsons	K-Mart	Sav-On
Brooks Drugs	Kroger	Safeway
Costco	Hy-Vee	Schnuck's
CVS	Medicap Pharmacies	Shop N Save
Eckerd's	Meijer	Smith's Pharmacy
Dillons	Osco	Stop & Shop
Drug Emporium	Pathmark Stores	Super D
Fred Meyer	Shopko/Pamida	Target
Giant	Publix Supermarkets	Winn Dixie

Plus thousands of independent locations

Note: The Members First Prescription Drug Program cannot be used in conjunction with any other discount program.

## Mail Order:

An important part of the Members First Prescription Drug Program is the mail services option. You can use the mail order service anytime, but it is most convenient when ordering medication you take on a regular basis. The mail order service can save you even more money than the retail pharmacy program.

### Here's How it Works:

- The mail order form will provide the address to which you will send: your mail order form, a new prescription from your doctor and pre-payment by check, money order or credit card.
- If a credit card is used, refills can be ordered by calling Sav-Rx customer service at (800) 396-2219. If a check or money order is used, refills can be ordered with the re-order envelope included with your original order.
- Your physician may also fax in a prescription to Sav-Rx at (888) 810-1394.
- All prescriptions are filled in full size packages of up to a 100-day supply. Please contact Sav-Rx at (800) 396-2219 for information on the package size and pricing for your medication.
- It is standard pharmacy practice to substitute generic equivalents for brand name drugs whenever possible, unless your physician will not allow a generic substitute or you specify otherwise.
- Most regular prescriptions are mailed via first class mail within 24 hours of receipt of your order by Sav-Rx. Please allow 3-6 business days mailing time after Sav-Rx processes your prescription.

Please call the 800 number printed on your membership card with any other questions.

**We want to remind you that you should not use your Members First card for prescription drug purchases in conjunction with any other prescription drug coverage you may have, including Medicare Part D. Use of your Members First card can affect the administration of other pharmacy benefit programs.**

# Vision Program

The Members First Vision Program offers members 20% to 60% off eyeglasses, contact lenses (excluding disposable), and other retail eye-wear items through a network of over 13,000 eyecare professionals nationwide, including J.C. Penney, Lenscrafters, Pearle Vision, Sears Optical and Target Optical. In addition, members can save 10% to 30% on eye examinations and surgical procedures, including LASIK where available. Most frames, lenses, specialty items such as tints, scratch resistant coatings and ultraviolet protection are available.

There are no limits on the number of times you and your family may use the membership during the year. Simply present your membership card at the participating optical location and you will be eligible to receive the discounted price.

## How to use the vision program:

- Select a participating optical location from the enclosed provider list or call 1-800-308-0374 for additional locations.
- When visiting the optical location, be sure to present your membership card which will identify you as an eligible member.
- Select the eyewear and lenses of your choice. Almost all lenses, colors, sizes and add-ons such as ultra-violet protection, scratch coating and tints are available.
- There are no limits to the amount of eyewear you can save on with this program with one membership for your immediate family.

## Low Price Guarantee:

If you find a lower price anywhere else on the exact same pair of prescription eyeglasses purchased at a participating location within 30 days, the difference will be cheerfully refunded.

## 30-Day Unconditional Guarantee:

Your satisfaction in the vision program and the mail order service is fully guaranteed. If for any reason you are not happy with a purchase at the retail locations or through the mail, return the merchandise within 30 days for an exchange or full refund.

## Replacement Contact Lenses:

Replacement contact lenses can be ordered through the mail order service with a 10% to 40% savings. Call 1-800-878-3901 and give the operator the brand and type of lens for a price quote over the phone.

Most major brands of soft contact lenses are available including disposable, torics and bifocals. Gas permeable lenses are also available.

Mail a valid doctor's contact lens prescription to: America's Eyewear, P.O. Box 810255, Farmers Branch, TX 75381 and include your name and membership number from your membership card. You may place orders as often as you wish prior to the expiration date of the prescription.

You can also fax a doctor's contact lens prescription to 1-972-503-5671.

Most orders are received within 7 to 14 days and can be paid for by Visa, Mastercard, money order or check.

**Call our toll-free number 1-888-788-4184**

printed on your Members First card  
for information on participating providers and discounts.

# Dental Program

With your Members First card, you can expect to save between 10% and 40% on your dental care expenses.

Members First members, their spouse and dependents can save on almost all dental care expenses through one of the largest networks of dental care providers nationwide. Simply show your membership card to any one of the more than 19,000 providers and receive the discount. Payment is due at the time of service.

Members First is designed to save you money not only on routine and preventive care, but on more extensive treatments such as fillings, crowns, root canals, dentures, bridges and oral surgery!

## Save between 10% and 40% on over 200 Dental Services including:

Examinations

Root Canals

Cleanings

Crowns

Fluoride Treatments

Extractions

X-rays

Dentures

Fillings

Orthodontics\*

\* Note: Orthodontic treatment in progress is not eligible for a discount.

Type of Service	Average DNoA Select Fee*	National Average Fee**	Average %Savings
Periodic oral exam (00120)	\$26.00	\$33.00	21%
Cleaning- Adult (01110)	\$51.00	\$65.00	22%
Filling - 2 surface (02150)	\$85.00	\$113.00	25%
Porcelain metal crown (02751)	\$626.00	\$725.00	14%
Root Canal - One canal (03310)	\$400.00	\$517.00	23%
Complete Upper Denture (05110)	\$807.00	\$964.00	16%
Extracted or Erupted Tooth (07140)	\$83.00	\$100.00	17%

\*Other referral programs, DHMO and PPO's will not coordinate benefits with the DNoA Select program; DNoA Select Fee Schedule.

\*\*National Average fees based on a cost analysis performed by Dental Network of America. Actual cost and saving percentage may vary by region.

Your discounted Members First fee is set according to a specific fee schedule based on the geographic area where your dentist is located. These fee schedules save Members First members between 10% and 40% on dental services at participating dental offices.

When you visit a participating dental office be sure to present your Members First card to ensure that you are charged the correct fee for your dental care.

Note: The Members First Dental Program cannot be used in conjunction with any other discount or insurance program.

If you would like more information on discounts, specialists and/or additional general dentists' locations, please  
**call toll-free 1-888-788-4184**

# Hearing Program

We are pleased to provide a hearing discount plan that makes hearing services affordable. The Members First Hearing Care Plan is provided by the largest network of Audiologists in the U.S.

Participating hearing providers are committed to offering the most cost-competitive benefits in the hearing care industry. Their charges, before your discount, are already extremely competitive and affordable. Members can save \$100 to \$500 on hearing aids.

The Hearing Care Plan offers its members and their families savings on the following services and products. Charges cannot exceed the maximums published in the following schedules.

## Hearing Benefits & Price Comparisons:

Service	Members First		
	Average Price	<u>Maximum Price</u>	You Save
Comprehensive Audiometry Pure-tone air and bone conduction Word recognition measures	\$86	\$49*	<b>\$37</b>
Acoustic Immittance Test Battery	\$94	\$35	<b>\$59</b>
Environmental Risk Consultation Discussion of daily noise exposure Recommendations for hearing protection		No Charge	
Hearing Aid Evaluation	\$94	No Charge	<b>\$94</b>

\*\$59 in California and New York

## Hearing Aids:

Members receive 10% to 20% savings from the provider's fee on hearing aids (10% off programmable or digital hearing aids), hearing aid repairs as well as related hearing products (excluding batteries). An additional charge may apply to an earmold for a Behind-the-Ear (BTE) Hearing Aid.

## Hearing Aid Maintenance

There is no charge for an annual cleaning and check of hearing aids purchased through the plan.

Service	Members First		
	Average Price	Maximum Price	You Save*
<b>Conventional</b>			
In-The-Ear (ITE)	\$873	\$670	<b>\$203</b>
In-The-Canal (ITC)	\$1051	\$770	<b>\$281</b>
Behind-The-Ear (BTE)	\$880	\$695**	<b>\$185</b>
<b>Programmable/Digital</b>			
Programmable or Digital Hearing Aid		10% Discount	

\*All savings estimates are based on national average costs. Actual savings may vary per region.

\*\*Plus a custom earmold charge, if required.

## Member Services

During the first year from date of delivery, the provider will replace any hearing aid with the same model if it has been repaired three times or more through no fault of the member. Members will also receive a free loaner during any repair period if the style permits. In addition, there are no dispensing fees for members.

An unconditional 45-day refund policy on hearing aids will be provided to the member. However, the provider shall be entitled to retain a fee of \$35 per returned hearing aid plus a custom earmold charge, if required. Return policies vary from state to state. State law supersedes NECP policy.

Any hearing aid not defined above is reduced 20% from the provider's usual charge.

Note: The Members First Hearing Care Plan cannot be used in conjunction with any other discount plan.

# Chiropractic Program

Members First members have access to one of the largest networks of chiropractors in the United States. Members First members can utilize these private practice chiropractors knowing that they have met high professional and quality standards in the chiropractic profession.

Our chiropractic network provides Members First members with savings of 20% to 40% on their usual fees.

## Members First Benefits Include:

Service	You Pay
Consultation	No Charge
Examination	\$35
X-rays	
-AP & Lat. Cervical	\$40 each
-AP & Lat. Thoracic	\$40 each
-Full spine	\$100
Other Diagnostic Services	40% Discount
All Other Services and Follow-up Treatment	20% Discount

Note: The Members First Chiropractic Program cannot be used in conjunction with any other discount program.

**Call our toll-free number 1-888-788-4184**  
printed on your Members First card  
for information on participating providers and discounts.

# Vitamin Program

There are many positive health benefits that can result from a regimen of vitamin supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy. Members First members can obtain a wide range of vitamins and mineral supplements through our mail order program at savings of 25% to 50% below suggested catalog prices. Vitamins are provided by a nationally recognized manufacturer which sells only through health food stores.

**Simply call 1-800-308-0374 to request a catalog.**

Upon receipt you can call the toll-free number listed in the catalog to place an order or to ask questions about the available vitamins and nutritional supplements. You can also visit [www.healthdirectonline.com](http://www.healthdirectonline.com) to view a wide variety of products offered. Upon placing your first order online (minimum of \$25.00), you can receive a free product by entering the promotion code DDS001. When placing an order, please have your membership identification card available to be sure you receive the savings.

Prescription drugs are not available through the vitamin plan but, over the counter generic equivalents of national brand products such as Advil, Tylenol, and Motrin are available. Customer Service Representatives will be happy to answer any questions you might have about our products, but they do not offer any medical advice.

Enjoy your health savings!

# Diabetes Care Program

Nearly 20% of Americans over the age of 65 have diabetes. And, with over 800,000 newly diagnosed cases per year, diabetes has become an epidemic. Offered is the nation's #1 direct-to-home provider of diabetes testing supplies, Liberty Diabetes Care Program. This valuable service is now available to members of Members First.

## The diabetes management products available include:

- Blood glucose testing strips
- Lancets and lancet devices
- Control solution
- Insulin and syringes
- Prescription medications

The Liberty Diabetes Care Program offers home delivery of diabetes testing supplies with no additional charge for shipping, a friendly reminder when it's time to reorder and customer service representatives who are both knowledgeable and courteous. With the Liberty Diabetes Care Program, you can count on:

- Supplies and medications delivered to your home with no charge for shipping
- No up-front, out of pocket expense for Medicare beneficiaries
- No complicated forms to fill out
- No inconvenient trips to the pharmacy
- 100% satisfaction guaranteed\*

For more information, or to place an order, call toll free 1-866-245-1079.

\*Our provider cannot accept the return of properly filled prescription medications.

# Grocery Coupons

Members can save over \$350 on grocery bills! Our Grocery Coupon Order Form has been designed to save members money on grocery purchases. The \$350 Grocery Coupon Order Form contains 35 coupon certificates and each is redeemable for \$10 worth of grocery coupons.

Save on nationally advertised brand names such as General Mills, Kellogg's, Betty Crocker, Pillsbury, Swanson, Ore-Ida and many more. Save on products such as cereals, coffee, pasta, juice, frozen foods, pain relievers, toothpaste, skin care and many more. None of the coupons have expiration dates; you can use them any time.

## How To Redeem Your Grocery Coupon Order Form:

**Call customer service at (888)788-4184 to request your Grocery Coupon Order Form. You will receive your Grocery Coupon Order Form in 3 to 4 weeks following your request.**

## How To Use Your Grocery Coupon Order Form:

1. Fill in your name, address, telephone number and Order Form Registration Number (from the back cover) on the back of each \$10.00 Coupon Order.
2. Select exactly 40 items from the coupon list.
3. Write those numbers, in numerical order, in the boxes provided.
4. Mail the completed order form together with a \$10.00 certificate, a check or money order for \$1.95 to pay for sorting and handling charges, and a long self-addressed envelope.
5. You can submit one order form per week and you will receive one to three coupons for each selection made until your order is complete.
6. Your coupons will arrive within 10 to 15 working days. You can then immediately cash in on the savings by presenting the coupons at your supermarket.

# Notes

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## Terms and Conditions of The Members First Savings Program

Members First shall provide Member with a listing of participating providers. Member shall excuse Members First from any liability for errors in such listing. Member is responsible for choice of provider, verification that the provider is a current participant in the Program, and payment for goods or services.

Savings are based on the provider's usual and customary fees, or on national or regional fees for the service or product. Actual savings will vary depending upon location and the specific products or services purchased. All listed or quoted Members First prices or fees are current prices only and are subject to change without notice. From time to time certain providers may offer certain products or services to the general public at prices lower than the Members First price. In that event, members will always be charged the lower price.

Products and services may vary in some states. Members First providers are subject to change without notice. The Program may be discontinued or modified at any time. Members First discounts cannot be used in conjunction with any other discount or insurance program.

Members First is a discount program only, and is not insurance. No portion of any provider's fee will be reimbursed or otherwise paid by Members First. Member is solely responsible for payment. Members First shall not be responsible for review of any purchase which is solely between member and participating providers. Members First's only obligation under this Agreement is to administer enrollment of members and participating providers.

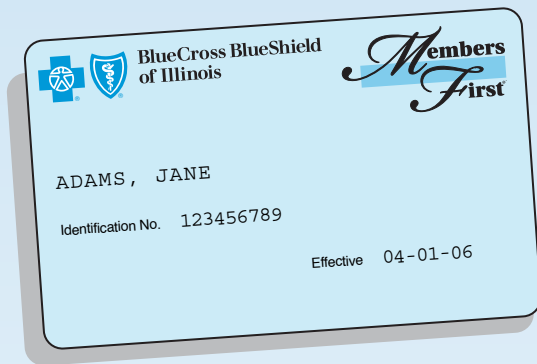
Members First has negotiated these discounts with the provider to acquire the best possible discount, much the way large companies do for their employees. Although Members First screens participating providers to ensure appropriate credentials and qualifications to provide goods and services, Members First does not otherwise guarantee nor is responsible for the quality of such service or products purchased by member.

Members First may delegate its responsibilities to administrators it may appoint as it deems reasonably necessary to perform its obligations under the Program. Administrators and participating providers are independent contractors; they are not employees, partners, agents, or joint venturers with Members First.

Discount Development Services, L.L.C. administers the Members First Program for Blue Cross and Blue Shield of Illinois.

# Questions About The Members First Program?

Call toll-free:  
**1-888-788-4184**



**K&B**  
FINANCIAL, INC.

Call K&B Toll-Free Today!  
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