



BlueCross BlueShield
of Montana

One Call Does It All



Luminare Health® offers Connect—our enhanced benefits navigation and member advocacy program that gives members 24/7 support to help with complicated benefits issues and drive effective health benefit utilization.

With Connect, one call does it all for members – with the assistance of a real person, 24/7.

Connect helps employees understand and get the most out of their benefits, which can lead to fewer calls to your HR department, higher productivity, and lower costs.



Your Employees Call Connect Any Time With Benefit Questions And Issues:

- Claim status and appeals
- Understanding medical bills & explanations of benefits
- Pharmacy benefits
- Dental, flex, COBRA, or vision questions
- Employee Assistance Programs
- Connecting to Life Management health & wellness team
- Finding in-network, cost-effective providers
- Assisting with elder care issues for children of aging parents
- Helping them get the most out of all their benefits
- Eligibility
- ID cards
- Voluntary benefits
- 401(k)
- HMO & other health plans
- Group life & health
- Pre-certification
- Negotiating out-of-pocket expenses

Connect Minimizes Financial Impact

Connect is designed to help minimize the financial impact of your health plan and maximize your return on investment by addressing these major cost drivers:

- **Cost-effective Utilization** - We can assist members with finding an in-network, lower cost doctor or facility without sacrificing quality.
- **Benefit Program Optimization** - By connecting with members via text, phone, or email, Luminare Health can assist them in making full use of their benefits, which limits their out-of-pocket expenses and costly gaps in care.
- **Benefit Support** - Navigating a complex bill can be complicated and overwhelming.

But through Connect, our team can help members understand their condition, maintain treatment compliance, and coordinate their care.

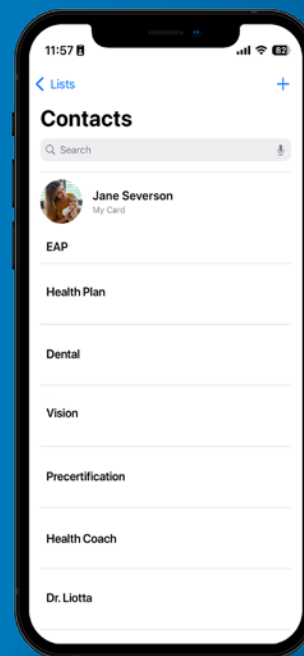
Benefits Navigation & Assistance Dedicated, Live Answer, Customer Service

When your members have benefit-related questions, a live person from Connect is available 24/7. No automated phone queues or the need to “press 1” for service. Just a live, caring team member who is ready to help answer benefits questions, even if the answer requires them to connect the caller to another vendor within the benefit plan. We never tell the member to “hang up and call this number.” We personally transfer them to the vendor and stay on the line until another representative is ready to take the call.

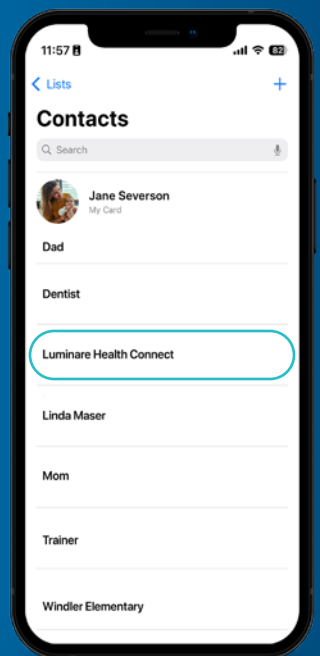
Member Support Guidance for Complex Benefit Issues

At times, members need assistance beyond the normal scope of benefits issues, such as understanding or negotiating a bill or finding a specialist at a fair price. Our member advocates are skilled benefits professionals who can provide one-on-one interactive, in-depth problem solving and assistance for members to help them understand their care and benefits and ease their minds. Our advocates guide members through their plan so that they have full access to their benefits and make the most out of their available resources.

Typical contact list for employee benefits:



Contact list for employee benefits with Connect:



Contact your Luminare Health sales executive to learn more.