

**Clarksville – Montgomery  
County  
Employees Insurance Trust  
Retirees  
Health Benefit Plan  
Summary of Material  
Modification**



## NOTICE

**PLEASE READ THIS SUMMARY OF MATERIAL MODIFICATION (SMM) CAREFULLY AND KEEP IT IN A SAFE PLACE FOR FUTURE REFERENCE. IT EXPLAINS YOUR BENEFITS AS ADMINISTERED BY BLUECROSS BLUESHIELD OF TENNESSEE, INC. THIS SMM IS EFFECTIVE APRIL 1, 2014.**

**THE EOC YOU RECEIVED IS MODIFIED BY:**

**1. REPLACING SECTION B. HEADED CARE MANAGEMENT IN SECTION III – PRIOR AUTHORIZATION, CARE MANAGEMENT, MEDICAL POLICY AND PATIENT SAFETY WITH THE FOLLOWING SECTION B.:**

**B. Care Management**

A number of Care Management programs are available to Members, including those with low-risk health conditions, potentially complicated medical needs, chronic illness and/or catastrophic illnesses or injuries.

**Lifestyle and Health Education** -- Lifestyle and health education is for healthy Members and those with low-risk health conditions that can be self-managed with educational materials and tools. The program includes: (1) wellness, lifestyle, and condition-specific educational materials; (2) an on-line resource for researching health topics; and (3) a toll-free number for obtaining information on more than 1,200 health-related topics.

**Wellness Portal** - Your Member wellness portal is an interactive website that encourages understanding personal health risks and making healthy lifestyle choices. Through Your Member wellness portal, You have access to a personal health assessment and personal wellness report, self-directed health coaching programs with structured lesson plans, educational articles and video content, tracking tools and individual action plans. You may choose to participate in self-directed coaching programs to assist with weight management, blood pressure, nutrition, physical activity, stress management, smoking cessation, and much more.

**Low Risk Case Management** -- Low risk case management, including disease management, is performed for Members with conditions that require a daily regimen of care. Registered nurses work with health care Providers, the Member, and primary care givers to coordinate care. Specific programs include: (1) pharmacy Care Management for special populations; (2) Emergency services management program; (3) transition of care program; (4) condition-specific care coordination program; and (5) disease management.

**Catastrophic Medical and Transplant Case Management** -- Members with terminal illness, severe injury, major trauma, cognitive or physical disability, or Members who are transplant candidates may be served by the catastrophic medical and transplant case management program. Registered nurses work with health care Providers, the Member, and primary caregivers to coordinate the most appropriate, cost-efficient care settings. Case managers maintain regular contact with Members throughout treatment, coordinate clinical and health plan Coverage issues, and help families utilize available community resources.

After evaluation of the Member's condition, it may be determined that alternative treatment is Medically Necessary and Appropriate.

In that event, alternative benefits for services not otherwise specified as Covered Services in Attachment A may be offered to the Member. Such benefits shall not exceed the Lifetime Maximum specified or the total amount of benefits under this EOC, and will be offered only in accordance with a written case management or alternative treatment plan agreed to by the Member's attending physician and BCBST.

**Emerging Health Care Programs** -- Care Management is continually evaluating emerging health care programs. These are services or technologies that demonstrate reasonable potential improvement in access, quality, health care costs, efficiency, and Member satisfaction. When We approve an emerging health care program, services provided through that program are Covered, even though they may normally be excluded under the EOC.

Care Management services, emerging health care programs and alternative treatment plans may be offered to eligible Members on a case-by-case basis to address their unique needs. Under no circumstances does a Member acquire a vested interest in continued receipt of a particular level of benefits. Offer or confirmation of Care Management services, emerging health care programs or alternative treatment plans to address a Member's unique needs in one instance shall not obligate the Plan to provide the same or similar benefits for any other Member.

**IF YOU HAVE ANY QUESTIONS ABOUT THIS SMM OR ANY OTHER MATTER  
RELATED TO YOUR MEMBERSHIP IN THE PLAN, PLEASE WRITE OR CALL US  
AT:**

**CUSTOMER SERVICE DEPARTMENT  
BLUECROSS BLUESHIELD OF TENNESSEE, INC.,  
ADMINISTRATOR  
1 CAMERON HILL CIRCLE  
CHATTANOOGA, TENNESSEE 37402  
(800) 565-9140**



**BlueCross BlueShield  
of Tennessee\***

1 Cameron Hill Circle  
Chattanooga, Tennessee  
37402

**[www.bcbst.com](http://www.bcbst.com)**

---

**BENEFIT QUESTIONS?**  
Call the Customer Service  
Number on the membership I.D. Card

**SELF-FUNDED EOC**

**BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association**  
® Registered marks of the BlueCross BlueShield Association, an Association of Independent BlueCross BlueShield Plans