





2nd.MD and AccessHope — Your Healthcare Secret Weapons

At Albertsons Companies, we want you to feel confident in your healthcare, which includes extra support when things get complicated. That's why we offer **2nd.MD** and AccessHope, two programs available to Blue Cross of Idaho members as part of your medical plan at no additional cost.

You can think of 2nd.MD and AccessHope as your healthcare secret weapons — two programs designed to empower you in your healthcare journey and give you the tools you need to get the best care possible. Read on to learn more about how 2nd.MD and AccessHope work and when to use them.

What Does 2nd.MD Do?

2nd.MD is an expert medical consultation and healthcare support service available to you as part of your Albertsons Companies benefits.

At its core, 2nd.MD is a **second-opinion program** designed to make sure you're getting the best possible care. Did you get a new diagnosis? Is your doctor recommending surgery? Call 2nd.MD to make sure you get the best treatment.

with cancer, AccessHope connects you and your local oncologist to specialized expertise and treatments based on groundbreaking insights and leading discoveries.

When Do I Use 2nd.MD vs. AccessHope?

2nd.MD is your first stop for new diagnoses that are **not** cancer-related — possible surgeries, changes in medication, chronic conditions, or anything else you'd like a second opinion on. They can also help you find an in-network, highquality doctor that specializes in your condition.

AccessHope is your partner for all things cancer-related. AccessHope is here to support you through every stage of your illness to make sure you get the latest and greatest information and treatment. Plus, you can use AccessHope for your entire family — spouse/domestic partner, children (under and over age 26), parents, parents-in-law, grandparents, grandparents-in-law and siblings.

How Much Do These Programs Cost?

2nd.MD and AccessHope are included as part of your medical plan. You pay nothing when you access these benefits.

What Does AccessHope Do?

AccessHope provides confidential, leadingedge cancer expertise. If you or an eligible family member is diagnosed

Get Started with 2nd.MD and AccessHope

2nd.MD



www.2nd.md/albertsons



866-841-2575

AccessHope



www.myaccesshope.org/albertsons



844-710-1692

All About Transcarent Surgery Care

You may have heard about Transcarent, the surgery care benefit for Blue Cross of Idaho members. But what does Transcarent do? Read on to learn more about this valuable benefit.

What Is Transcarent?

Transcarent is a benefit that connects you with top-rated facilities and surgeons for non-emergency surgeries. If you're in the PPO or EPO plan, your surgery is covered 100% when you go through Transcarent — you pay **nothing**. If you're in the HSA plan, you

pay nothing once you have met your deductible for the year.



For some specific types of surgeries, you are **required** to go through Transcarent for your procedure to be covered by insurance. For non-required procedures, you do not have to use Transcarent, but you may be able to save money since a Transcarent procedure may be covered 100% depending on your medical plan.

What Can Transcarent Help Me With?

Transcarent can help with a wide range of surgeries. See below for a list of categories. Curious whether Transcarent can help with your specific procedure? Chances are they can! Get in touch with a Transcarent Care Coordinator today to confirm.

Required Use Surgeries - Must Use Transcarent

- Orthopedic surgeries knee, hip, shoulder
- Spine surgeries
- Bariatric surgeries

Optional Transcarent Surgeries

- Cardiac surgeries
- Specific cancer surgeries
- General surgeries
- Women's health surgeries
- Vascular surgeries

Do I Have to Use Transcarent?

You are required to use Transcarent for specific spine, knee, hip, shoulder and bariatric surgeries for your medical plan to cover your surgery. Some exceptions may apply for members in Boise, ID, and Lubbock, TX, where we are still developing our best-in-class provider network. If you have questions or want to confirm if your surgery is a type required to use Transcarent, please contact a Transcarent Care Coordinator. If you do not schedule your surgery with Transcarent (or obtain a waiver for members in Boise, ID or Lubbock, TX), your medical plan will not cover the cost of your surgery.

Why Should I Use Transcarent?

We understand – using Transcarent might not be top of mind when surgery is recommended. Maybe you already found a surgeon you trust, or you don't want to travel to get care. Here are the top three reasons you should use Transcarent and why Transcarent is required for certain surgeries:

1 Top-Quality Care from Rigorously Reviewed Centers of Excellence

Using Transcarent means getting the best care. Transcarent contracts with the top 25% of surgical providers across the nation and surgeries are performed at the highest quality facilities. Procedures that are done through Transcarent average 80% fewer complications than the national average.

2 Cost Savings for You and for Albertsons

With any surgery, the costs add up. You could get a surprise bill the morning you check in for surgery. Even worse are the bills that continue to come in the mail for weeks or months after your surgery – from your anesthesiologist, the lab, imaging, the surgeon and the hospital. With Transcarent, if you're in the PPO or EPO plan, all these costs are covered 100%, and you pay nothing. There are no surprise bills afterwards, and everything is taken care of, even travel and accommodations if necessary. If you're in the HSA plan, your costs are 100% covered once you meet your deductible.

Plus, Transcarent's high-quality care results in fewer complications and less care overall, which means lower costs for both you and Albertsons.

3 Dedicated Care Support

Surgery is not a common health event like an annual physical or visit to the doctor. The process is complicated, stressful and overwhelming. All the appointments, transferring medical records, paperwork, determining if all providers are in-network. Plus, how do you find a high-quality surgeon on your own? Transcarent's Care Coordinators are dedicated to you, offering white glove, concierge service all the way through the process so you can focus on what's most important – your health and recovery.

Testimonials from Associates Like You

Don't take it from us – take it from some of your coworkers! These associates had great things to say about their Transcarent experience:

"Everything was done professionally and went as planned. I appreciate the thoroughness and planning of my surgery. I was unsure of traveling and not knowing the doctor. I am so happy I was given this opportunity to have an excellent physician to do my surgery."

"It was a great experience, and I would totally recommend it."

"My experience was awesome. I was treated like a VIP. Everything went smoothly and I couldn't have asked for better care."

"My coordinator was out of this world. She was on top of everything and kept me informed and up to date. She followed up after surgery."

Get Started with Transcarent

If you are currently in the process of pursuing knee, hip, shoulder, spine or bariatric surgery, contact a Transcarent Care Coordinator as soon as possible. Get started with Transcarent using one of the methods below:



Website: https://bit.ly/transcarent-albertsons



Telephone: **855-854-1412** (Mon-Sun, 3 am to 7 pm PT)



Email: <u>surgerycare@transcarent.com</u>



Transcarent app: Search for Transcarent in the App Store or on Google Play.

NEW! Leave of Absence Overview Video

Need to take a leave of absence for a personal or family situation and don't know where to start? Watch the new leave of absence overview video, available on <u>myACI-benefits.com</u>. The video walks you through the different types of

leave available so you can find the one that applies to you. <u>Click here</u> to watch the video or scan the QR code to watch the video on your mobile device.



Care in Your Back Pocket with Teladoc

Fitting a doctor's visit into your busy schedule can be tough. Teladoc is here to make it easier and save you money. With Teladoc, Blue Cross of Idaho members can connect with board-certified doctors 24/7 through convenient virtual visits. Plus, Teladoc also offers access to mental health care with therapists and psychiatrists, dermatology care, and nutrition services with registered dieticians. Learn more about the different visit types below.

For the EPO and PPO plans, you pay \$20 per visit for general medical, mental health dermatology or nutrition virtual visits. If you are enrolled in the HSA Plan, you pay the full cost per visit until your annual deductible is met.

Get Started with Teladoc



TeladocHealth.com



Download the Teladoc Health app from the **App Store** or **Google Play.**



Call 800-TELADOC (835-2362)

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Click here to take the survey or scan the QR code to take the survey on your mobile device.



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Look inside for details on Albertsons benefits that can help you save money on your healthcare.

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