



## Accolade Health Assistant Frequently Asked Questions (FAQ) - Agents

### Overview

The following table provides a list of frequently asked questions in relation to the Accolade Health Assistant Program.

### General Questions – Accolade Health Assistant-

Question	Answer
<b>Who is Accolade? Why is the State Farm Group Medical PPO Plan sponsor partnering with Accolade?</b>	<p><b>Accolade</b> is an independent healthcare advocacy company partnering with State Farm® to provide agents with the support needed to make better healthcare choices, navigate a complex healthcare system, and get the most from their program options.</p> <p>As a result, Accolade is being introduced to you and your family members to provide many services including:</p> <ul style="list-style-type: none"><li>• A dedicated Accolade Health Assistant® who will serve as your <b>single point-of-contact</b> for all healthcare and health benefit needs</li><li>• Accolade Health Assistants with access to a staff of clinical health professionals including doctors, nurses and pharmacists to address your healthcare questions or help you understand your symptoms or condition.</li><li>• Saving you time and money by getting you the right care the first time</li><li>• Confidential healthcare assistance at no additional cost</li></ul> <p><i>Accolade does not practice medicine or provide patient care. We are an independent resource to support and assist you as you use the healthcare system and receive medical care from your own doctors, nurses and healthcare professionals. If you have a medical emergency, please contact 911 immediately.</i></p>
<b>Is Accolade available to all State Farm agents and their families?</b>	<p>Accolade is available to all agents and pre-Medicare retired agents (including covered family members) enrolled in the Group Medical PPO Plan. Each plan member can individually determine how much assistance they would like to receive from their Accolade Health Assistant.</p>
<b>Will Accolade replace my current health plan?</b>	<p>No. Accolade is designed to complement your health plan by helping you get the most value from your health plan.</p> <p>Your Accolade Health Assistant is there to simplify your healthcare experience. Think of your Accolade Health Assistant as someone who <b>works for you</b>, who can answer</p>

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	<p>your healthcare questions, and, when more information from your health plan is required, works with your health plan to resolve billing issues and report back results to you — potentially saving you time, money and frustration.</p>
<p><b>Will Accolade replace the State Farm Benefits Center?</b></p>	<p>No. Accolade and the State Farm Benefits Center will work together to ensure you and your family receive benefit and eligibility information that is best for you.</p> <p>The State Farm Benefits Center will still be your point of contact for:</p> <ul style="list-style-type: none"><li>• Reviewing current coverage and cost information</li><li>• Confirming or changing covered dependents</li><li>• Confirming benefit amounts</li><li>• Adding or changing beneficiaries</li><li>• Pension questions or support</li><li>• And more</li></ul>
<p><b>I am retired from State Farm. Am I still eligible for this program?</b></p>	<p>Pre-Medicare retired agents and dependents enrolled in the Group Medical PPO Plan will automatically receive this new service.</p>
<p><b>When would I call Accolade vs. my health plan?</b></p>	<p>All covered members should <b>call Accolade first</b> for all Group Medical PPO Plan questions/issues. The Accolade Customer Service phone number is listed on your medical plan ID card and should be the first number you call for health plan issues. This allows you to easily connect with your Health Assistant.</p> <p>You may also connect with Accolade online at <a href="http://member.accolade.com">member.accolade.com</a> or by downloading Accolade Mobile on the App Store or Google Play.</p>
<p><b>Why did I receive a new BCBS of IL health plan medical ID card with different numbers?</b></p>	<p>Effective immediately, this is your new BCBS of IL PPO medical ID card. Please destroy all previous BCBS of IL PPO medical ID cards as they no longer contain current contact information.</p> <p>Your first point of contact is Accolade listed on your new medical ID card.</p>



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<b>Will I receive a new CVS Caremark Prescription Drug ID card?</b>	If you have CVS Caremark, your ID card will not change and you should keep your CVS Caremark ID card. You can contact Accolade for assistance with prescription drug questions or claim issues. They will work with CVS Caremark to resolve issues you may be experiencing.
<b>I am an Agent with Prime Therapeutics as my Prescription Drug benefit manager, will I receive a new ID card?</b>	Yes, your new BCBSIL PPO ID card will replace your current ID card. You should destroy your old ID card(s). You will see the Accolade Customer Service and Prime Therapeutics contacts on your new ID card. You can contact Accolade with prescription drug questions or claim issues. They will work with Prime Therapeutics to resolve issues you may be experiencing.
<b>Why am I getting an email from Accolade?</b>	<p>Accolade will initially reach out to all covered members to introduce the Accolade program and provide details on how to engage with your Health Assistant. Then, periodically Accolade will reach out to covered members to remind members of available services, advise the availability of lower cost, higher quality treatment facilities or to just ask if further assistance is needed with an issue.</p> <p>Accolade wants to reach you when and where it is convenient for you, so be sure to activate your account at <a href="http://member.accolade.com">member.accolade.com</a> or by <a href="#">downloading Accolade Mobile on the App Store or Google Play</a>.</p>

Using Your Accolade Benefit

<b>Question</b>	<b>Answer</b>
<b>Will my family be assigned a dedicated Accolade Health Assistant?</b>	Yes. When you or a covered dependent call Accolade for the first time, you'll connect with an Accolade Health Assistant. During that interaction, the Health Assistant will let you know that he or she will be the dedicated resource for you and your family going forward. Your Health Assistant will also give you his or her direct phone extension to ensure an easy connection the next time you call.



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<b>Is my Accolade Health Assistant a ‘middle man’ and if so, how does that decrease cost and make things more efficient?</b>	State Farm found value in providing agents with a personalized level of support not seen in other programs. Accolade’s services are designed to be added-value for your healthcare coverage. They will work with your health plan to streamline problem resolution, coverage issues, network provider selections and more. This reduces the stress typically associated with navigating the healthcare system and allows you time to focus on other things.
<b>What kind of questions can we ask of our Accolade Health Assistant?</b>	<b>Examples of questions (but not limited to) your Health Assistant will be able to answer:</b>  <b>Health Plan &amp; claims support</b> <ul style="list-style-type: none"><li>• Why was I billed for this test?</li><li>• Is this test or procedure covered?</li><li>• Is there a way for me to save money?</li></ul> <b>Provider support</b> <ul style="list-style-type: none"><li>• Can you help me find a participating provider?</li><li>• What questions should I ask my doctor?</li><li>• Where can I go to have this MRI?</li></ul> <b>Care &amp; condition support</b> <ul style="list-style-type: none"><li>• Do I have other treatment options?</li><li>• Is there a generic version of my prescription?</li><li>• Can you help me connect to clinical programs?</li></ul>
<b>Can we switch to another Accolade Health Assistant if we wish?</b>	Yes. If you are not satisfied with your current Health Assistant for whatever reason, you can easily ask Accolade for a different Accolade Health Assistant.
<b>Does this mean I can’t contact BCBS of IL on my own? Can I still contact them directly?</b>	BCBSIL PPO will still process your medical claims and provide the network of providers and facilities.  Accolade is now your first point of contact for all health and benefits questions related to your Group Medical PPO Plan. You will see Accolade Customer Service has replaced the BCBSIL PPO Customer Service number on your ID card. When speaking with your



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	Accolade Health Assistant, they will help determine appropriate next steps with your healthcare issue or question.
<b>Can I still use my health plan's website to find in-network doctors, set appointments, etc.?</b>	Yes, you should still use the Blue Access for Members (BAM) web portal for tracking your medical claims, requesting ID cards and other resources. You can search for network providers with BAM, however, it is encouraged you connect with your Accolade Health Assistant as they can help you determine the appropriate network provider and facility to save you time and money.
<b>Can I only talk to my assigned Accolade Health Assistant?</b>	You can talk to any available Health Assistant. If your dedicated Health Assistant is not available, you can leave them a voice message, request a call back, or choose to speak to another available Health Assistant.
<b>Can my Accolade Health Assistant help with outstanding medical claims incurred before Accolade's service began?</b>	Yes. Accolade Health Assistants will be able to help resolve any existing claims issues. You can call your health plan to resolve the existing issue or you can update Accolade on the issue and what you have done so far — your Accolade Health Assistant will take it from there.
<b>In addition to my medical benefits, can an Accolade Health Assistant help with my vision and dental benefits?</b>	Yes. Your Health Assistant can answer basic dental and vision benefits questions, but will not have access to dental and/or vision claims information.
<b>Will my Accolade Health Assistant ever call me directly?</b>	<p>Yes. Your Accolade Health Assistant works for you, so Accolade may occasionally check-in with you to make sure you and your family are doing well and receiving the care that you need. And, when appropriate, your Accolade Health Assistant may call you to follow up from an earlier conversation. All communications are handled in strict confidence, and your Health Assistant will always obtain permission prior to leaving any messages.</p> <p>For example, a Health Assistant might follow up with you about an office visit with a new doctor Accolade helped you choose.</p>



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<p><b>How and when can I contact Accolade?</b></p>	<p>Accolade Health Assistants can be reached Monday through Friday, 9AM to 9PM ET, at <b>844-287-3859</b>. You can also <a href="#">download Accolade Mobile</a> or visit <a href="http://member.accolade.com">member.accolade.com</a> to contact Accolade via secure message at any time, and you'll receive a message back during normal operating hours.</p> <p>Also, for those situations where you need urgent care assistance outside the times noted above, you can still connect with Accolade via the 24/7 Nurse Line. The number is the same, 844-287-3859, and nurses will be on call to assist you with urgent care questions during those unexpected hours. (NOTE: You should always dial 911 in an emergency).</p>
<p><b>Can Accolade provide support if I'm traveling?</b></p>	<p>Yes. You and your family can call Accolade to understand your available coverage while traveling in or outside of the United States. If you or your family member need to find a provider or facility abroad, Accolade will coordinate with your health plan to obtain the appropriate information.</p>
<p><b>I'm currently not enrolled in the Group Medical PPO plan, but I'm interested in the program.</b></p>	<p>The Accolade program is only available to members enrolled in the State Farm Group Medical PPO Plan. However, during Annual Enrollment, Accolade is available to all associates for assistance in comparing health plans and making a decision about plan enrollment. If at any time you choose to enroll in the Group Medical PPO plan, you will have access to the Accolade program.</p>
<p><b>How is my privacy protected?</b></p>	<p>Accolade is designed to provide a highly personalized and confidential service for eligible State Farm associates and their families; therefore, Accolade is focused on protecting the privacy and security of personal information.</p> <p><b><i>Accolade is an organization that is independent of any health insurance company and is separate from State Farm.</i></b> To protect your privacy, Accolade uses a modern data security infrastructure, tested security procedures and extensive training to ensure that all personal information is shared only within federal guidelines and only with your permission.</p>



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	Accolade also uses an identity verification process when a member calls and when accessing the website at <a href="http://member.accolade.com">member.accolade.com</a> .
<b>Does Accolade comply with federal privacy laws such as HIPAA?</b>	Yes. Accolade is fully compliant with The Health Insurance Portability and Accountability Act (HIPAA) and all applicable Federal and State privacy laws.