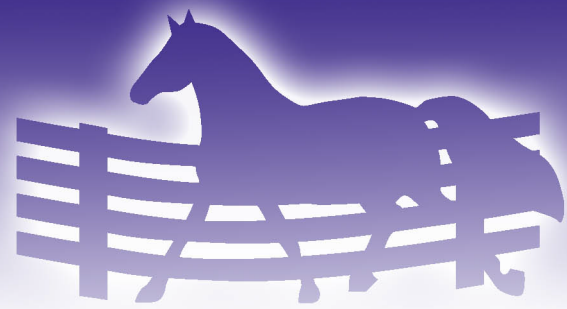


Bluegrass Family Health



Our Company

Bluegrass Family Health is a not-for-profit organization. Health insurance is our business, and we are proud to be involved in providing a product so vitally important and so essential to you. Since we are not-for-profit, our motivation is to serve you, not stockholders.

Our Philosophy

The mission of Bluegrass Family Health is to promote the health of members through engagement and empowerment, supported by tools and information, while delivering access to high quality, cost effective health care services.

Health Information Technology Initiatives

Bluegrass Family Health offers you important online tools for access to important health information and services. These password-protected areas of www.bgfh.com website are an integral part of the MyBluegrassInfo member portal.

Bluegrass' goal in developing these tools is to enhance the quality of customer service by improving communications.

- Access your eligibility information and benefit plan description
- Request an ID card and print a temporary card if needed
- Email questions or comments directly to Bluegrass Family Health in a secure environment
- Check the status of medical authorization request or the status of a particular claim
- View the accumulated totals toward deductibles and out of pocket limits
- View and print explanations of benefit information
- Search listings of participating doctors, hospitals, clinics and pharmacies
- Direct links to member information sites:
 - RxEOB - cost comparison data specific to your prescription drug history, formulary and benefit structure
 - HealthGrades - Research cost and quality information on hospitals, physicians and nursing homes
 - Health Education Answers - an online resource for information about wellness

Bluegrass Family Health also offers NurseFirst, a toll-free service available 24 hours a day, 7 days a week where you can speak to a registered nurse about any health-related issues or follow simple prompts to the health care audio library.