



"The team made this so easy for me. My Care Advocate was so helpful with everything."

— Larinda, Lantern Member

Frequently Asked Questions

In partnership with State Farm, we cover the most expensive costs associated with surgery, so due to waived coinsurance you'll pay less for your procedure when you use your benefit.

What is the Lantern benefit?

Lantern is a supplemental benefit for planned non-emergency surgeries for all Active Employees, Pre-65 Retired Employees, and their dependents who are enrolled in a State Farm Group Medical option administered by BlueCross BlueShield of Illinois. It provides high-quality care and all-inclusive member service at a reduced cost. This benefit does not replace your existing health plan but rather is additional coverage for those enrolled in the health benefit plan.

What are the types of services covered by Lantern?

Lantern covers spine, orthopedic, total joint replacement & revision, cardiac, bariatrics, spine & ortho injections, ear, nose & throat, gynecology surgery, general surgery, gastroenterology surgeries and gives you access to hundreds of surgical procedures in these categories. Call a Care Advocate to see if your specific procedure is covered. When you use Lantern, all provider and hospital charges are covered at a reduced cost— including surgeon, hospital/ surgery center, and anesthesia. Pre-surgery consultation with the doctor and post-procedure visits, as well as travel costs (if necessary) and personalized case management are also covered at a reduced cost to you.

What are the types of services NOT covered by Lantern?

Some services that you may need before or after surgery are not covered, including advanced imaging like MRIs and x-rays, pre-operative testing, blood work, physical therapy, prescriptions, home health, and durable medical equipment. Many of these services will be covered under the BCBS medical benefit. Deductible and coinsurance will apply. Contact Accolade at (844) 287-3859 if you have any questions.

What do I need to do when enrolling in benefits to ensure this benefit is available to me?

Lantern is available to all Active Employees, Pre-65 Retired Employees, and their dependents who are enrolled in a State Farm Group Medical option administered by BlueCross BlueShield of Illinois. You will be automatically enrolled in Lantern — no additional action is required.

What is a Care Advocate?

Your personal Care Advocate will be your dedicated point of contact and will manage the entire surgical process for you, including the selection of three surgeons from which you can choose, transferring medical records and arranging travel (if required).

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**To learn more, call us at
(833) 469-2019 or visit
lantern.care.com/statefarm**

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Do I need to provide medical records?

Your personal Care Advocate carefully hand-selects three highly qualified surgeons from our network so you can choose the one who's right for you. The choice is in your hands — we just make it more accessible.

Do I have to travel to use the Lantern benefit?

Lantern has a vast network throughout the United States, but sometimes the best suited specialist may not be local to your home. In those instances, your Care Advocate will coordinate all travel for you and your companion (if necessary) including airfare and lodging. If you are traveling by car, you will be reimbursed for mileage on a pre-paid debit card. All travel expenses coordinated by your Care Advocate are paid by State Farm once you have met the plan deductible. Please note that members may be responsible to pay taxes on any services that exceed standard IRS Code §213(d) / Publication 502. For example, any expenses for lodging can be taxed for charges more than \$50 per night per person. For employees (and their dependents) the cost of these items will be reported to the IRS on your State Farm W2. For retirees (and their dependents) these costs will be reported to the IRS on a Form 1099.

Do I need to travel with a companion?

Some members prefer to have a companion accompany them to all appointments. Your doctor will also advise if the support of a companion is required for appointments and/or surgery. That's why we included a benefit for companion travel with the program. Your Care Advocate will coordinate any necessary travel arrangements for you and a companion (when requested or medically required).

Do I have to use a Lantern surgeon?

To utilize the Lantern benefit, you must select a surgeon within the Lantern network. Surgeons must pass a rigorous credentialing process to be a part of the Lantern network of providers, so you can be sure you are seeing a high-quality surgeon. For this reason you will not be receiving an EOB from BCBSIL.

Are there any surgeries my employer requires me to use the Lantern benefit in order for these services to be covered?

Yes, bariatric surgeries will only be covered when performed by a Lantern surgeon.

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