All for Health.
• Choose from quality hospitals and doctors

• Enjoy top-rated member service

• Manage your spending with online cost-comparison tools

• Stay healthy and fit with wellness programs

• Travel with confidence with your “Blue” ID card
As a Blue member:

• You’re in good company
  – More than 106 million members carry a BlueCard®

• You have more choices
  – More hospitals!
  – More physicians!

Nearly 1 in 3 Americans carry a Blue ID Card

96% of all hospitals and 92% of all physicians are in Blue networks
The Basics:

- **Deductible**
  Amount you pay before your health plan begins to pay for covered services (some services do not apply to your deductible)

- **Coinsurance**
  Percentage of care provider’s charge that you owe

- **Copayment**
  Up-front dollar amount you pay for certain covered care services

- **Out-of-Pocket Limit**
  Maximum dollar amount you pay in coinsurance for covered care services during your health coverage benefit year
Preventive Care

Your benefits are covered 100% in-network:

- **Preventive Care Visits** (adult & pediatric)
- **Pediatric Immunizations**
- **Routine Gynecological Exams** (including Pap test)
- **Mammograms**
- **Preventive Screenings**
What’s the difference between preventive and diagnostic care?

You Get:

**Preventive Care:**
- When you’re symptom-free
- To follow medical guidelines

*(shown in Preventive Care Schedule on your member website)*

**Diagnostic Care:**
- In response to symptoms or a health risk
Virtual Medicine

What is it?

- A “virtual” doctor’s visit with your Primary Care Physician or Specialist from the convenience of your computer, smartphone or tablet

Why use virtual medicine?

- Convenience – saves time traveling to appointments
- Easy – to connect to your doctor from home or when traveling
- Care – get the care you need, when you need it

When should you consider virtual medicine?

- When you are on your vacation
- When you don’t want to take time away from work
Telemedicine

Great for non-emergency conditions – such as sinus infections, upper respiratory infections, bronchitis, pink eye, sore throat, cough, etc.

Average wait time is 2 minutes for acute conditions. Once registered, the doctor can diagnose, treat, prescribe medications at their discretion.

doctoron-demand.com

amwell.com
It’s easy to find a network doctor

Log into highmarkbluesheild.com and click Find a Doctor or Rx

OR

Call My Care Navigator℠ at 1-888-BLUE-428
Traveling or on vacation?

To locate a network health care provider outside your plan’s service area:

1-800-810-BLUE OR highmarkblueshield.com
Eliminate sticker shock

Know ahead of time what you’ll owe for services with our Care Cost Estimator.

– Cost estimates are based on your specific coverage
– Compare cost estimates side-by-side
– Estimates include all charges for a specific procedure, including hospital and doctor fees, anesthesia, medical supplies, etc.
You can save when you...

- Save the ER for Emergencies
- Choose Imaging Centers
- Use Independent Labs
- Go Generic
- Share Your Test Results
Save the ER for emergencies

Choose urgent care centers and retail clinics for minor injuries and illnesses like:
- Colds and flu
- Minor burns, cuts, aches, sprains and strains
- Minor allergies

For serious issues, go to the ER.
When in doubt, go to the ER … don’t take a chance with anything life-threatening!

You can save 67% by getting treatment for flu, colds, rashes or ankle sprains at an urgent care center instead of an ER.
Go generic

- Generic drugs:
  - Work just as well
  - Meet the same strict FDA standards
  - Include the same active ingredients
  - And cost less than brand name drugs

You can save 85% off medications by choosing generic over brand name drugs

Ask your doctor or pharmacist about generic drugs
Help 24 hours a day

Blues On Call℠
When making health care decisions, talk to a medically trained health coach. It’s confidential ... and it’s free.

Call 1-888-BLUE-428
We’re here to help

We can help you determine if you’ll need to switch doctors, and if you need to, we can help you find high-quality providers who are in-network.

We have resources to help you find in-network providers

**Click**
mycarenavigator.com

**Call**
1-888-BLUE-428

**Visit**
Highmark Direct Stores
To find a store near you, go to highmarkdirect.com.
My Care Navigator

Get the help you need to:

– Find the right network provider
– Transfer medical records
– Make appointments
– Make informed care decisions
– Understand your prescription drug benefits
– Manage your costs and spending
What’s a PPO plan?

**NETWORK PROVIDERS**
Doctors, hospitals and other health care professionals that agree to accept the amount that the health plan will pay for covered care.

**OUTSIDE THE NETWORK**
You pay more.

**PLAN OPTION CHOICES**
See your benefit summaries for plan options.
What’s a prescription drug formulary?

A list of covered prescription drugs and medications

Highmark’s formulary includes thousands of medications in *every* major therapeutic category.

You can look up formulary medications online at your Highmark member website, [highmarkblueshield.com](http://highmarkblueshield.com).
Our advantages

Collaboration with Davis Vision in developing, implementing and delivering an integrated, comprehensive vision program

- Nearly 50 years of experience solely in the U.S.
- NCQA-certified in provider credentialing
- Extensive blended network of independent optometrists and ophthalmologists
- More than 47,000 independent and retail access points
- More than 650 Visionworks stores nationwide
- Among the lowest member out-of-pocket costs in the industry
- Fixed copays for lens options vs. percentage discounts (45-65% average savings)
- 1 year breakage warranty
Largest paid-in-full selection of eyewear

Keeping Costs in Check
• No frame limitations: Freedom to use allowance toward any frame, anywhere*
• Covered-in-full frames: Members may select any frame from Davis Vision’s exclusive Collection, covered-in-full or with a minimal copay.*

*Based upon plan design selected

Our Exclusive Collection
• Retail values of up to $225
• 7 out of 10 members pick from the Collection
• One-year breakage warranty available
• Features more than 200 trendy, fashionable frames including:

Cadillac® | Candie’s® | Catherine Deneuve® | Cosmopolitan®
Elizabeth Arden® | Petite Gant® | Gant® Women | Harley-Davidson®
Jill Stuart® | Lauren Hutton® | New Balance® | Perry Ellis®
Perry Ellis America®
Finding a care provider

1. DISCOVER
2. SHOP
3. FIND A DOCTOR OR RX
4. MEDICARE

WELCOME

FIND HEALTH CARE PROVIDERS

Highmark has health care providers that are right for you.

- Find a Doctor, Hospital or other Medical Provider
- Find a Pharmacy
- Find an Eye Care Provider
- Find a Dentist
- Find a Drug

KEEP YOUR SPENDING ACCOUNT SAFE

TURNING 65 THIS YEAR?

WELCOME ABOARD!

Read more about our

1. Home
2. Shop
3. Find a Doctor or RX
4. Medicare

Log In or Register
Membership Discounts

Get access to nearly 9,000 fitness locations

• You may join a network of fitness facilities for a discounted rate
• Visit any participating fitness location – anytime, anywhere – as often as you like
• Pay $25 each month with a 3-month commitment
• Call 1-888-242-2060 to enroll or login to Highmarkblueshield.com, select “Member Discounts,” then “Healthy Choices”, accept the conditions, select Healthways Fitness Your Way, then “Click Here to Enroll Now,” print your temporary membership card, watch for permanent card in the mail, present your card to the facility you choose
• For member web support, call 1-877-298-3918
Virtual ID Cards

*Works just like your plastic ID card*

- Available on January 1, 2017
- Access a card for everyone on your policy - Log in at [www.highmarkblueshield.com](http://www.highmarkblueshield.com)
- From Member Home Page, click “View Your ID Card” button
- View, print, or order a copy of your card
  
  **To print:** Click on “Print this ID card,” indicate which member, and enter your home address
  
  **To order new card:** Click “Order ID cards” and follow directions as prompted

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**Sample Screen Shot**

When you sign on, you will see “Welcome” with your name. The screen will also show your actual Member ID and Group number.