

All for Health.



HIGHMARK 


WELLNESS AT WORK

As a “Blue” member:

- **You’re in good company**
 - More than 106 million members carry a Blue Card
- **You have more choice**
 - 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 for before your health plan begins to pay for covered services (some services do not apply to deductible)

- **Coinsurance**

Percentage of care provider's charge that you owe

- **Copayment**

Upfront dollar amount you pay for certain covered care services

- **Out-of-Pocket Limit**

Maximum dollar amount you pay in coinsurance for covered services during your health coverage benefit year.



...More than an ounce of preventive care!

Your benefits covered 100% in-network:



**Preventive
Care Visits**
(adult & pediatric)



**Pediatric
Immunizations**



**Routine
Gynecological
Exams**
(Including PAP test)



Mammograms



**Preventative
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

And you're always covered for emergency care

Both in-and out-of-network!



WHO'S IN-NETWORK? AND WHO'S NOT?



Consent decree overview



Network



Continuation of Care



ER Access



Balance Billing Protection



Cancer Coverage



Seniors

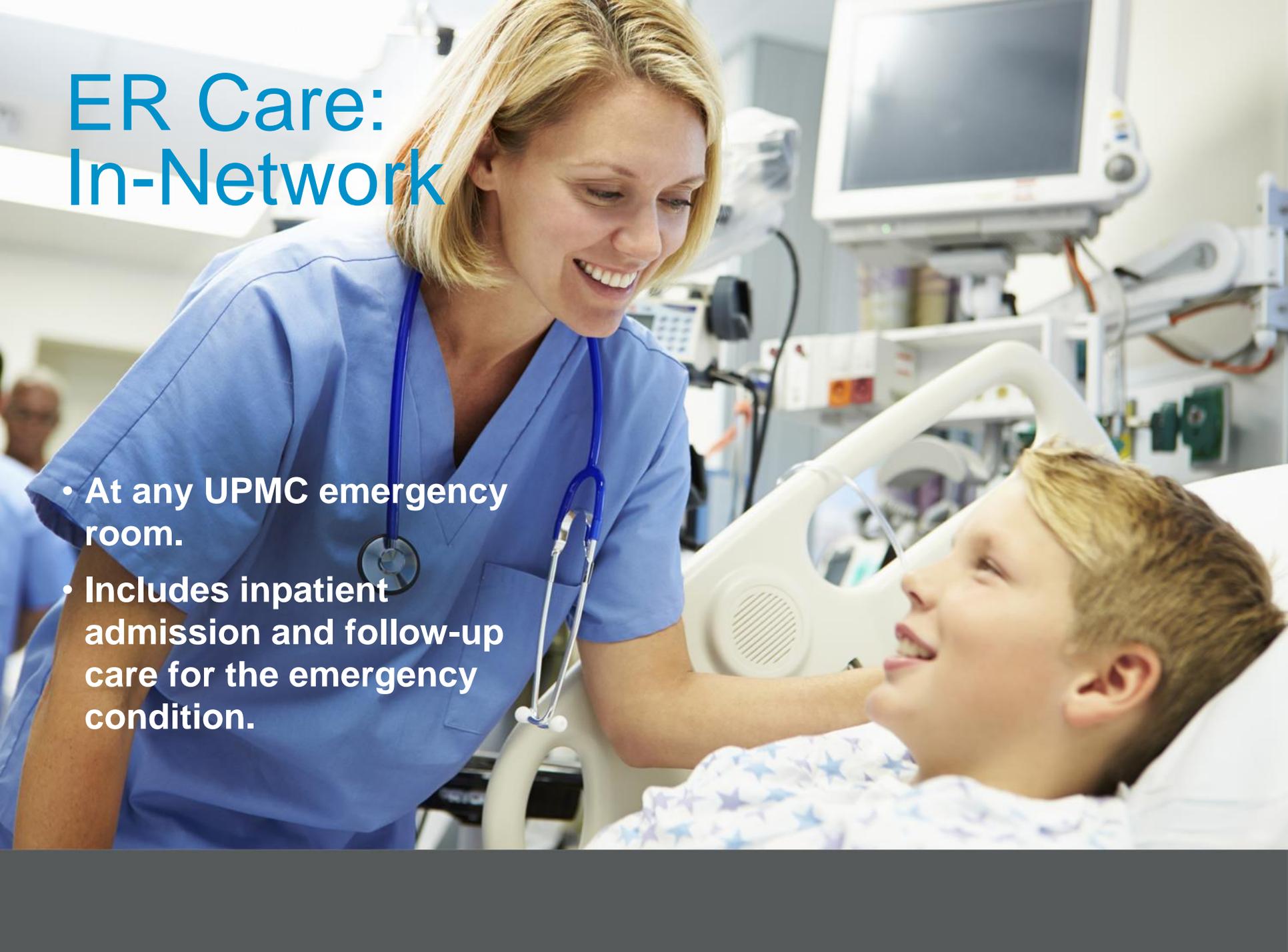


Visit: mycarenavigator.com
Call: 1-888-BLUE-428

These UPMC hospitals are still in-network

UPMC FACILITY	CONTRACT EXPIRES:
Specialty Hospitals	
Children's Hospital of Pittsburgh of UPMC	6/30/2022
Western Psychiatric Institute and Clinic	6/27/2019
Hillman Cancer Center	6/27/2019
Regional Hospitals	
UPMC Altoona	6/27/2019
UPMC Bedford	6/27/2019
UPMC Hamot and its affiliate Kane Community Hospital	6/27/2019
UPMC Horizon	6/27/2019
UPMC Northwest	6/27/2019
UPMC Mercy (Except Community Blue plans)	6/30/2016

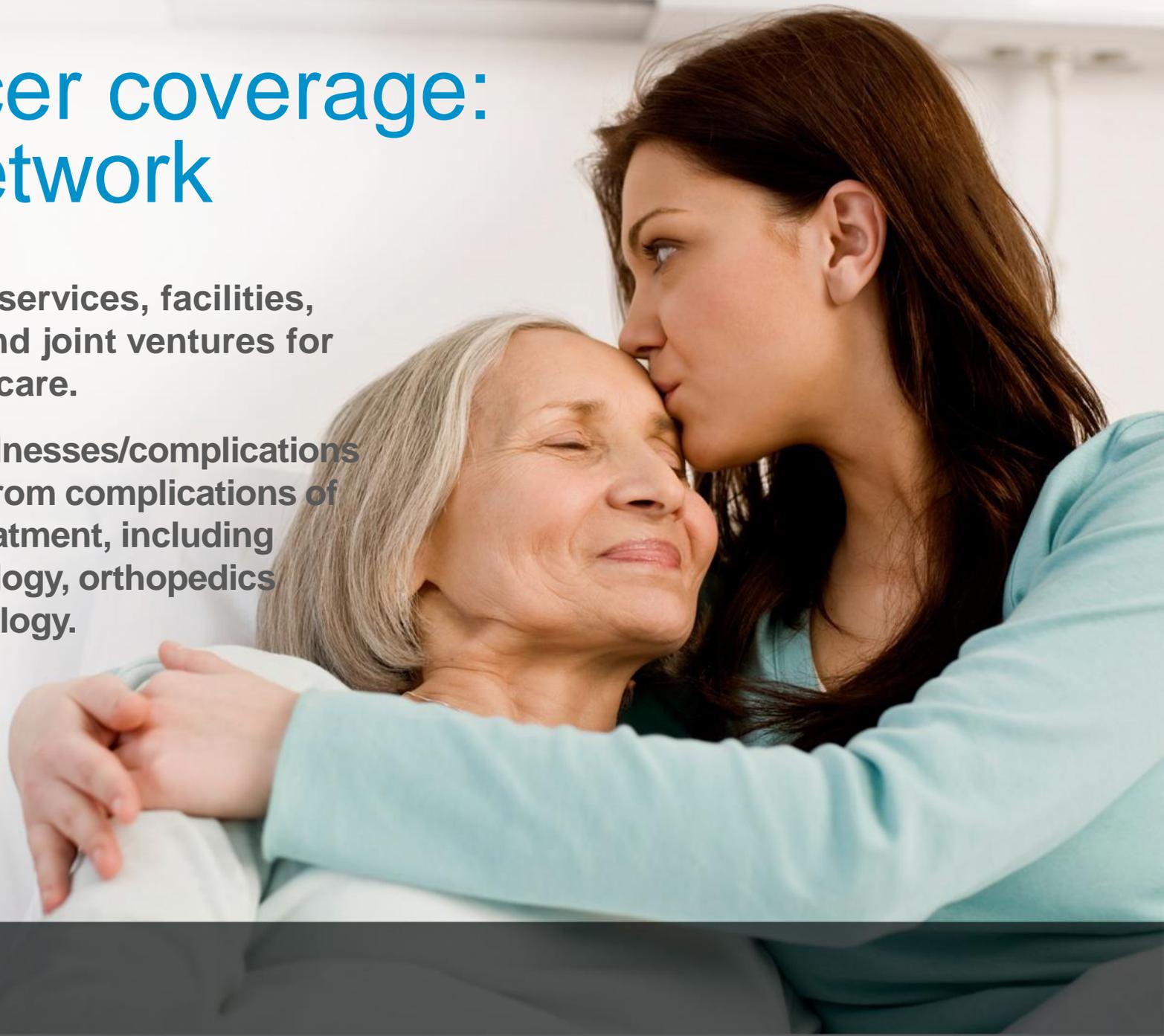
ER Care: In-Network



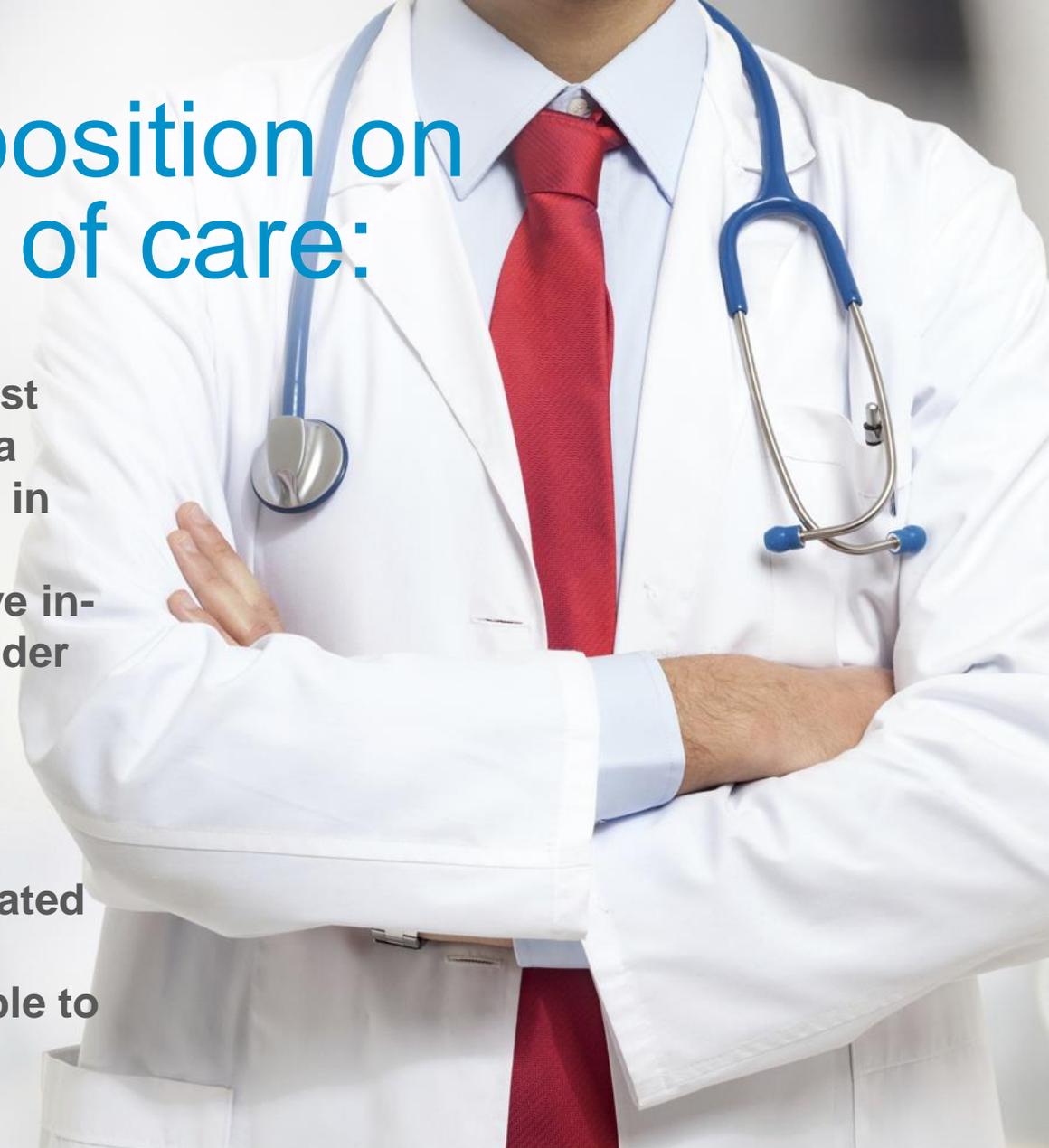
- At any UPMC emergency room.
- Includes inpatient admission and follow-up care for the emergency condition.

Cancer coverage: In-Network

- All UPMC services, facilities, doctors and joint ventures for oncology care.
- Includes illnesses/complications resulting from complications of cancer treatment, including endocrinology, orthopedics and cardiology.



Highmark's position on Continuation of care:

A photograph of a doctor from the chest up. The doctor is wearing a white lab coat over a light blue dress shirt and a red tie. A blue stethoscope is draped around their neck. Their arms are crossed over their chest. The background is a plain, light-colored wall.

- **Members who are in the midst of a course of treatment for a chronic/persistent condition in 2014 or 2015 with a UPMC provider will continue to have in-network access to that provider in 2016**
- **Maternity Care**
Members who have been treated by a UPMC physician for pregnancy in 2015, are eligible to deliver at Magee in 2016.

Extra Out-of-Network protection

BALANCE BILLING



What is Balance Billing?

- Non-network providers can bill you **the difference** between the amount they charge and what your health plan pays for out-of-network care.
- Balance Billing can mean **significant** out-of-pocket expenses.



 Member Pays

How am I protected against Balance Billing?

- Consent Decree provides some protection on Balance Billing.
- UPMC can only balance bill you up to **60 percent** of actual charges.



Balance Bill
up to **60%**

CITY OF PITTSBURGH EMPLOYEES

Know how your plan works.



In-network vs. out

Network Providers

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



= SAVINGS

Outside the Network

You pay more.



= MORE \$

PRESCRIPTION DRUG

A key part to your health coverage.



Use pharmacies in your network

Your coverage uses the **National Plus** pharmacy network.



How do I know if a drug is covered?

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, www.highmarkbcbs.com



Save on prescriptions

Highmark has an extensive list of medications (formulary)

- You and your doctor can both view
- **Choose generics or lower-cost alternatives**
- Reduce your costs by using My Rx Choices
- Get a cost comparison of your medications and alternatives

Call **1-800-319-7750**

Use mail order

- For medications you take regularly
- Save time, save money, enjoy convenience

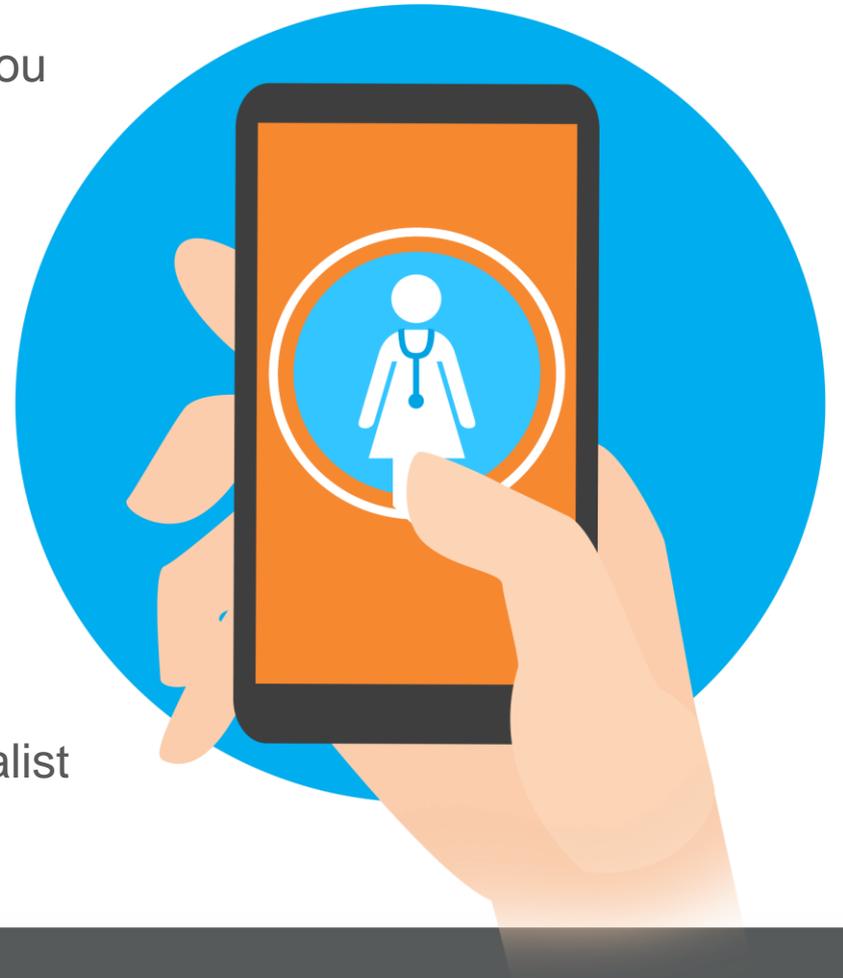
Go to a network pharmacy

- To confirm participation, use the member website or call Member Service



Virtual medicine (“Telemedicine”)

- **What is it?**
 - A “**virtual**” doctor’s visit that gives you a quality, convenient, cost-effective alternative to an in-person visit
- **When should you consider virtual medicine?**
 - **Acute care:** Bad cold, child with an earache on vacation
 - When you can’t wait to see a dermatologist
 - Follow-up visits with a PCP or specialist when available



Virtual medicine (“Telemedicine”)

- Minor illnesses
- Behavioral health



doctorondemand.com

- Minor illnesses
- Behavioral health



amwell.com

- Skin, hair and nail issues

DermatologistOnCall[®]

dermatologistoncall.com

Health care FSA advantages

Did you know?

- The city of Pittsburgh offers an FSA; which is an account to help you pay for health care expenses. You contribute money to this spending account and pay for your health care with pre-tax dollars.
- The money in your FSA can help you pay for your health care deductibles, copays and coinsurance, and prescriptions.
- You can use your FSA to pay for:
 - **Dental care**
 - **Orthodontia**
 - **Eye Exams**
 - **Laser eye surgery**
 - **Glasses and contact lenses**
 - **Hearing aids**
 - **Nicotine gum or patches**
 - **Diabetes supplies**



Health care FSA advantages

Contribute up to \$2550 in 2016!



FSA Resources

www.highmarkbcbs-FSA.com

You can explore the basics:

- > How to save on taxes
- > What expenses are covered
- > How much to contribute

Visit often for tools and resources to help you use your account:

- > Getting started
- > Using FSA money to pay for expenses
- > Tracking your account on your member website



YOUR MEMBER WEBSITE

Helps you manage **your care**,
your costs, **your coverage**
and **your health**



Online...on any device

HighmarkBCBS.com



It's easy to register



DISCOVER

SHOP

FIND A DOCTOR OR RX

MEDICARE



Log In or Register

WELCOME

IS YOUR CURRENT MEDICARE PLAN RIGHT FOR YOU?

Learn about the high-quality benefits and lower costs for our 2016 Medicare plans.

[START SHOPPING](#)



LOOKING FOR A NEW DOCTOR?

Come find the right match for you at our Meet Dr. Right event. Register now for an event near you.



DERMATOLOGY ON YOUR TIME.

Looking for an easy way to see a dermatologist? Check out [DermatologistOnCall.com](#).



SPENDING ACCOUNTS

Find out how spending accounts help you plan and pay for health care.

Make the right health care decisions

It's easy with these online health tools:

- **Find a Doctor:**
The information you need to find the right doctor
- **Care Cost Estimator:**
Eliminate “sticker shock”
- **Claims and Spending Tab:**
Stay on top of your health care spending

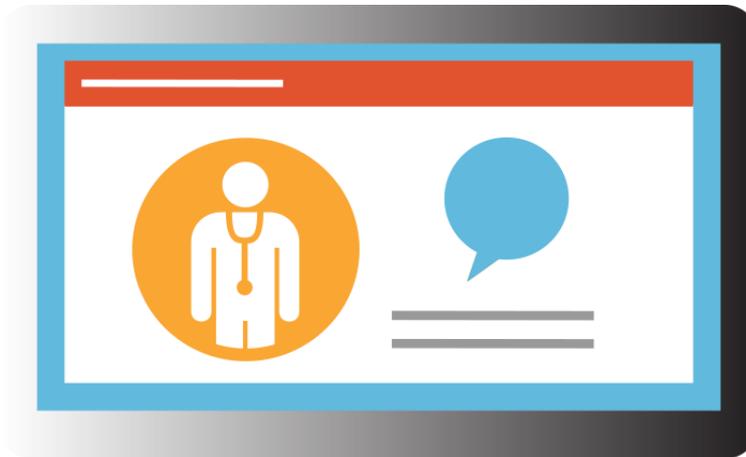


Find the right doctor

Find a Doctor with our easy-to-use online directory.

- Search for doctors, hospitals and other health care providers
- Read what other members say about network doctors
- See how doctors rank based on national guidelines

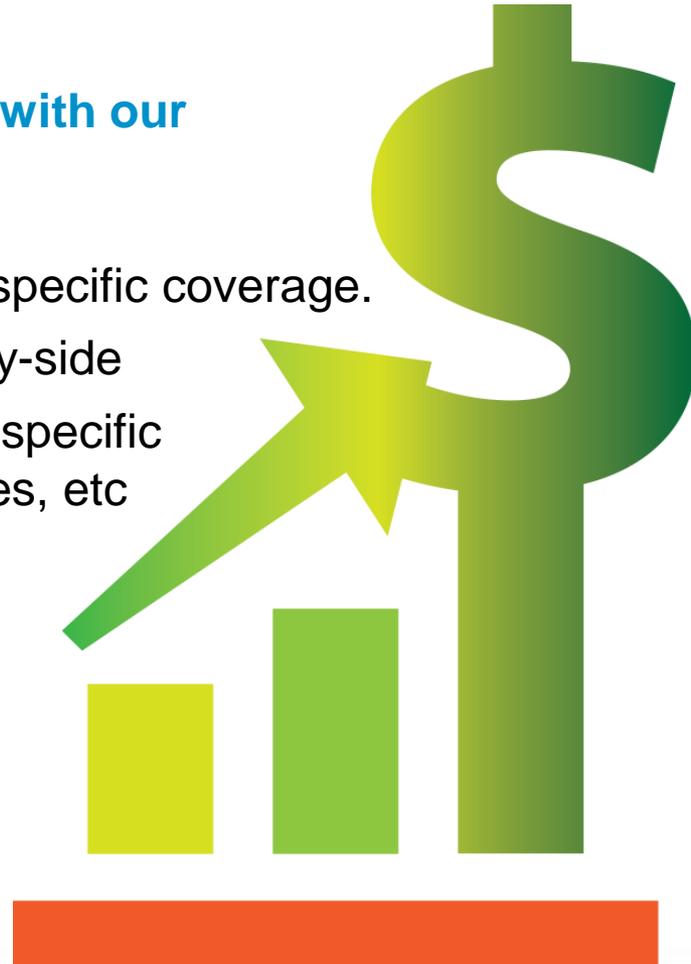
Write your
own reviews!



Eliminate sticker shock

Know ahead of time what you'll owe with our
Care Cost Estimator.

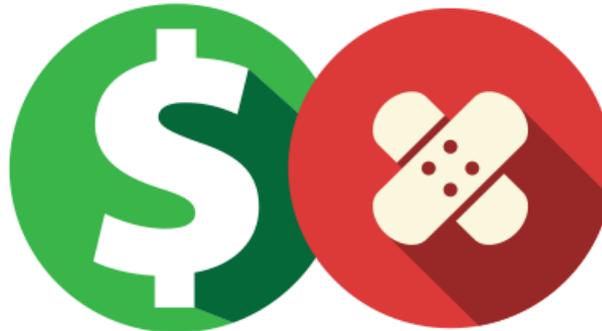
- Cost estimates are based on your specific coverage.
- Compare different providers side-by-side
- Estimates include all charges for a specific procedure – hospital and doctor fees, etc



Stay on top of claims

Manage your claims online with the **Claims and Spending** tab.

- View all claims and see if you owe anything
- Keep track of deductibles and out-of-pocket limits
- **Flexible Spending Account** members:
Pay claims, view your balance,
see recent transactions



It's easy to find a network doctor



Log onto highmarkbcbs.com
and click “Find a Doctor or Rx”

OR

Call myCare NavigatorSM at
1-888-BLUE-428

Traveling or on vacation?

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



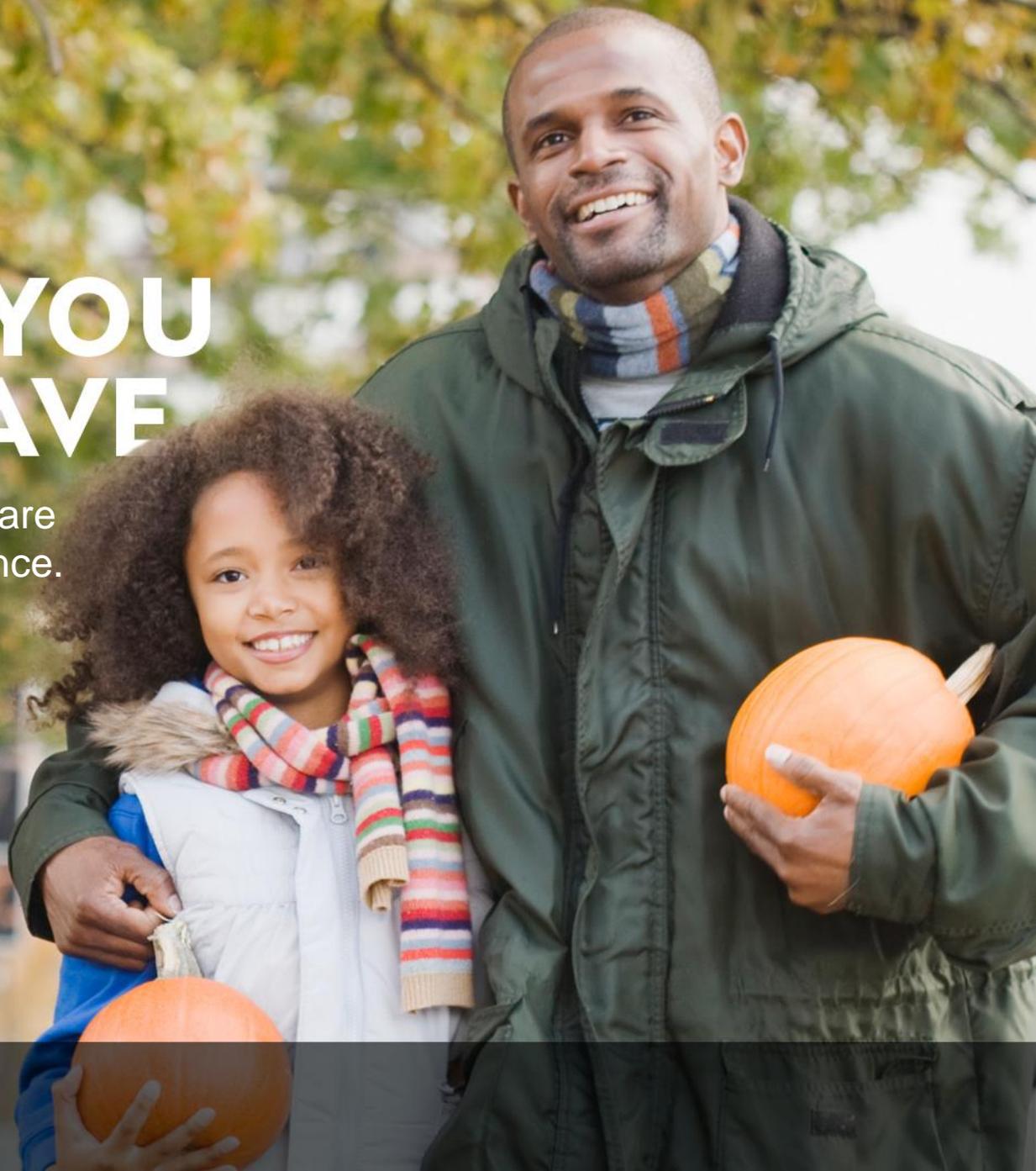
1-800-810-BLUE

OR

www.highmarkbcbs.com

WAYS YOU CAN SAVE

Where you go for care
can make a difference.



You can save when you...



Save the
ER For
Emergencies



Choose
Imaging
Centers



Look to
Independent
labs



Go
Generic



Share
Your
Test
Results

Save the ER for emergencies



Choose urgent care centers, retail clinics and Telemedicine* services for minor injuries and illnesses like:

- Colds/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!

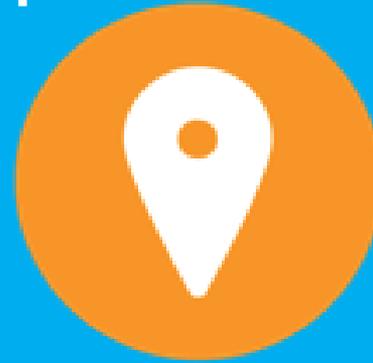
You can save 67% by getting treatment for flu, colds, rashes or ankle sprains at an urgent care center instead of an ER

* You can use online video 24 hours a day, 7 days a week to visit U.S. board certified, state-licensed doctors who can diagnose, recommend treatment and prescribe medication, when appropriate, for minor medical issues.

Choose imaging centers

Need an X-ray, CT scan or MRI?

Consider imaging centers instead of the hospital.



You can save 30% on X-rays, CT scans and MRIs at an imaging center rather than a hospital

Look to independent labs

- Choose independent labs, like LabCorp and Quest, for blood work.
- Many labs are open on evenings/weekends.



You can save 50% on blood tests at an independent lab instead of at a hospital

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.

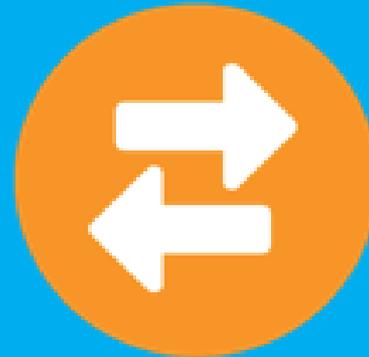


**Ask your doctor
or pharmacist
about generic drugs.**

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

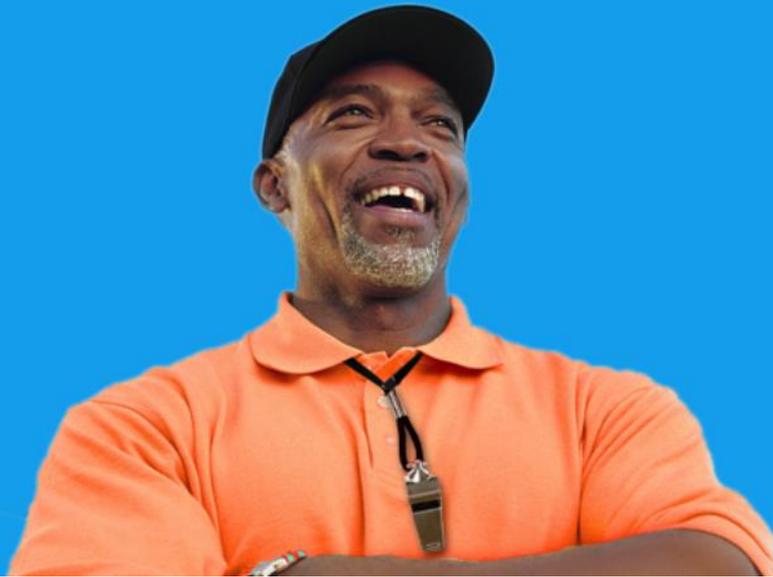
Share your test results

- Have tests done once and share the results with all of your providers.
- This helps you avoid getting duplicate tests you don't need.



You can save \$1,800 on imagine tests by getting them done once and sharing results

Help 24 hours a day



Blues On Call

- For health care decisions talk to a medically trained Health Coach.
- It's confidential... and it's free.
- Call the number on the back of your ID card.

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



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Stores**

To find a store near you go
to www.highmarkdirect.com

You can also visit us on:

