



Blue High Performance Network®



An affordable choice when you stay in network

Blue High Performance Network, or BlueHPN®, is an affordable option available to you through your employer. What makes BlueHPN different is the size of the network of providers available for care.

Before you choose BlueHPN, there are important things you need to know.

Understanding these key points will help you decide if BlueHPN is right for you and your family.

- You must get all your care from BlueHPN providers, except for emergencies. This includes providers, labs, imaging, urgent care and more.
- If you don't use BlueHPN providers, you may be responsible for up to 100% of the cost of that care.
- Care from BlueHPN providers costs less. You'll pay your usual out-of-pocket costs. For example, the national average cost for a BlueHPN office visit is \$50, but that same visit with an out-of-network provider is \$335.*

BlueHPN providers have met the high standards required to qualify as quality health care providers and are carefully selected to deliver convenient and affordable care to you and your family.

For accidental injuries and medical emergencies, you'll have access to all emergency care services across the U.S. and any BlueHPN provider in more than 69 major U.S. markets. Virtual care options may be available through your BlueHPN provider.

*Doctors' Charges, Physician Prices, Average Cost, Anesthesia – Consumer Health Ratings

Deciding if BlueHPN is right for you

We're ready to help you make the best choice for you and your family. Use the information in this guide and the enclosed worksheet to help you decide if BlueHPN is right for you. You can also find more information at bcbsm.com/bluehpn.

USE BLUEHPN PROVIDERS AND FACILITIES FOR ALL YOUR CARE

Plan ahead for your care. Think about the care you get today, and what you might need tomorrow – whether it's primary care, a specialist, urgent care, labs or other places you get care.

Are your providers and facilities in the BlueHPN network?

- If so, BlueHPN may be a good plan choice for you.
- If not, this plan may not be right for you unless you're willing to change to BlueHPN providers.

WHEN YOU OR YOUR FAMILY ARE AWAY FROM HOME

You and your dependents can get medical care in any of the more than 69 BlueHPN service areas across the U.S. This includes care while you're traveling or for dependents who may not live with you. See the national map of cities in this flyer.

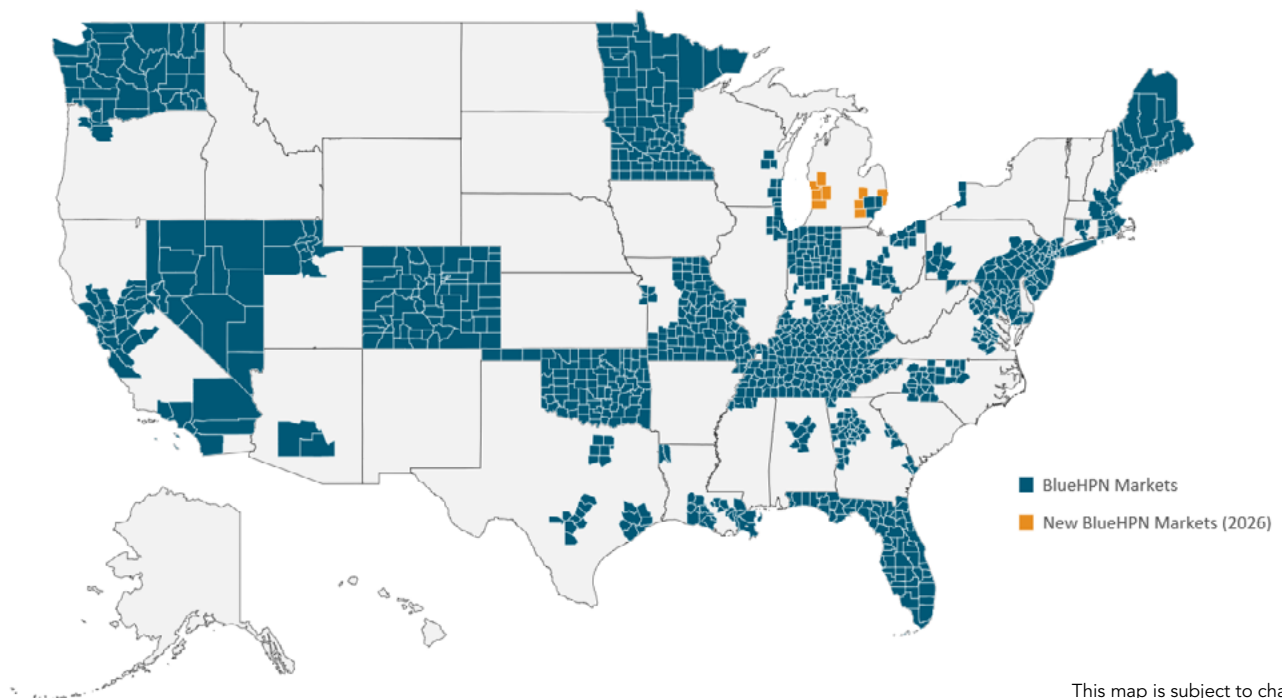
Are you able to get the care you need when you travel or when your dependents live away from you?

- If so, BlueHPN may be a good choice for you.
- If not, it may not be a good choice for you.



Remember: In an emergency, you can go to any hospital. And, you may have virtual visits through your BlueHPN doctor or with Virtual Care.

BlueHPN service areas



This map is subject to change.



Decide if Blue High Performance Network is right for you

BlueHPN® uses a **special local and national network** of quality doctors, urgent care centers and hospitals. It's affordable because it's smaller so using network providers is key. You may be responsible for paying up to 100% of the cost for care if you use out-of-network providers, unless it's for emergency care such as an accidental injury or medical emergency.

Know the right way to use BlueHPN. Take a few moments to complete this worksheet, using the information in this guide and at bcbsm.com/bluehpn. Let your answers guide your decision to choose BlueHPN.

You'll need to use BlueHPN providers for all your care.

BlueHPN is a good fit for you when you use network providers. To answer the following questions, log in to your account at bcbsm.com/bluehpn and use the provider search or click on *Find a BlueHPN provider without signing in*. You can also search by clicking *Doctors by name* and entering your provider's name. Only network providers will show.

Primary care

My primary care provider is _____

Is your PCP in the BlueHPN network? ☐ Yes ☐ No

- If your provider is **in network**, this plan may be **a good fit** for you.
- If your provider isn't in the network, you'll need to change to a BlueHPN provider.

Are you willing to change your provider? ☐ Yes ☐ No

- If you're **not willing to change** your provider, this plan **isn't a good fit** for you.

Other care, including specialists and urgent care

List other providers you or your family members use for care:

_____ BlueHPN provider? ☐ Yes ☐ No

_____ BlueHPN provider? ☐ Yes ☐ No

- If these providers are **in network**, this plan may be **a good fit** for you.
- If these providers aren't in the network, you'll need to change to BlueHPN providers.

Will you change to BlueHPN providers? ☐ Yes ☐ No

- If you're **not willing to change** providers, this plan **isn't a good fit** for you.

Are there any surgeries, procedures or screenings, such as mammogram or colonoscopy, that you're planning for the next year? ☐ Yes ☐ No

If yes, use the same search tool to search *places by name or by type* to see network facilities near you.

You may also have virtual care options through your BlueHPN provider or with Virtual Care.

You'll need BlueHPN providers when you're away from home, too.

Before choosing this plan, make sure there are network BlueHPN clinics or urgent care centers where you travel. BlueHPN providers are found in more than 69 major U.S. cities, but are they where you travel? Start searching *by location* on bcbsm.com/bluehpn or the national map of cities on the BlueHPN flyer.

When you're traveling

- Where are you traveling? _____
- Are there BlueHPN providers, urgent care centers and hospitals where I travel? ☐ Yes ☐ No
- Are they convenient to get to? ☐ Yes ☐ No

When your family members live away from home

- Where do your dependents live? _____
- Are there BlueHPN providers, urgent care centers and hospitals where my dependents live? ☐ Yes ☐ No
- Is it convenient to get to? ☐ Yes ☐ No

You may also have virtual care options through the BlueHPN provider or with Virtual Care.

Review your answers and make your decision.

Is BlueHPN a good fit for me and my family?

My preferred doctor, specialist, urgent care and hospital are in the BlueHPN network. ☐ Yes ☐ No

BlueHPN providers are convenient for me to access. ☐ Yes ☐ No

My family members live in a metropolitan area where BlueHPN providers are convenient for them to access. ☐ Yes ☐ No

I can easily find network urgent care and hospitals where I travel most. ☐ Yes ☐ No

Answering **yes** to these questions means **BlueHPN is a good fit** for you.

If I choose BlueHPN ...

- ✓ I'll have access to quality BlueHPN providers at a lower premium cost.
- ✓ I won't need a referral to see a specialist.
- ✓ I'll have access to all emergency care services.
- ✓ I can get care in any of the 69 BlueHPN metropolitan areas.



Remember: Get your care from BlueHPN providers to avoid paying for out-of-network services.

Learn more about BlueHPN at www.bcbsm.com/bluehpn.



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We're ready to help.

As a Blue Cross member, you have access to digital tools and information to help you choose your plan. You can log in to your Blue Cross member account or mobile app to access customized information about your plan.

Learn more about BlueHPN at bcbsm.com/bluehpn.



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