

It's Your Choice.

Use Network Doctors and Hospitals To Save Every Time

Your provider network is an important part of your health plan coverage. When you use the doctors, hospitals, and health care providers who belong to your specific network, you save money. Because these doctors and hospitals are working to keep your costs down.

Your plan lets you use any doctor or hospital for your care. But you receive the highest level of benefits when you choose doctors and hospitals that are in your network. Remember: Whenever you choose a doctor, hospital or other provider that is not in your network, you pay more on your own. And raise costs for everyone.

Make sure you know the name of your Blue Network. You can always check the front of your member ID card to be sure. In the lower left corner, you'll see "Blue Network" followed by a single letter – a P, an S, a K or a C. This letter shows the name of your specific provider network. To keep your costs low, make sure your doctor or hospital belongs to your particular network.

In an emergency, go to the closest hospital for care. But for regular care, choose a network provider. You can check your network directory book, or use the convenient online directory listings at www.bcbst.com to find the network providers you need.

For more ways each of us can help keep health care affordable, visit www.bcbst.com or talk to your Benefits Manager. When it comes to the cost of health care, it's your choice. And your choices make a difference.

