

INTRODUCING A NEW OPTION:

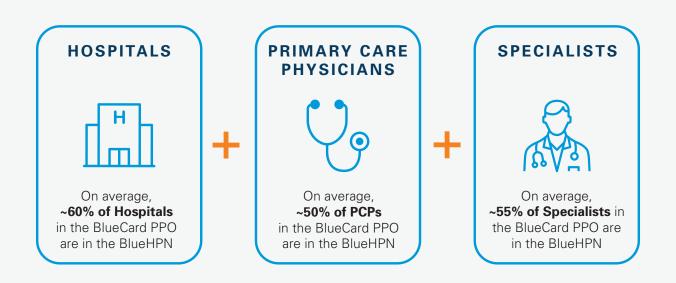
Blue High Performance Network[™] (BlueHPN[™])

As a valued employee, you still have access to the same healthcare plans you are familiar with. Regardless of which plan you choose, you now also have two networks to choose from :

- Blue Cross Blue Shield PPO
- Blue High Performance Network EPO (a subset of the BCBS PPO network)

WHAT IS BlueHPN?

It's a collection of care providers who are dedicated to improving health outcomes, and committed to lowering costs. With BlueHPN, you'll have access to an **exclusive local and national network of doctors, hospitals and care facilities,** available in over 65 major metro areas. And you'll be able to see any BlueHPN doctor or specialist **without** a **referral,** as long as they're in the BlueHPN network.



COMPARE YOUR NETWORK OPTIONS:

	BlueHPN EPO Network	Blue Cross Blue Shield National PPO Network
Open Access (ability to self-refer to a specialist)	Yes	Yes
Out-of-Network Benefits	No	Yes
National Network	65 markets across the U.S.	Every U.S. zip code
Specialty Services	Yes	Yes
% of Hospitals	~60%	95%
% of PCPs	~50%	86%
Emergency Care Services	All	All
Urgent Care Services	All urgent care centers	Network providers
TeleHealth/Telemedicine	BlueCare Anywhere SM	BlueCare Anywhere SM

TWO WAYS TO SAVE!

Both your premium and out-of-pocket costs are lower with the BlueHPN network. Here's an example:

SHOULDER SURGERY WITH BCBS PPO network*

Billed Amount: \$27,000 Allowed Amount: \$17,010 Member Responsibility: \$3,802

BCBSAZ negotiates with network providers for covered services. In this example the allowed amount is reduced to \$17,010. Your responsibility is \$500 (Deductible) and \$3,332

(Coinsurance).

SHOULDER SURGERY WITH

BlueHPN EPO network*

Billed Amount: \$27,000 Allowed Amount: \$15,309

Member Responsibility: \$3,461 (save \$341)

BlueHPN providers have agreed to reduce their allowed amount beyond the standard PPO network to \$15,309. Your responsibility is \$500 (Deductible) and \$2,962 (Coinsurance). You save \$680 compared to the BCBS PPO network.

Is BlueHPN right for you? Click here to learn more.