



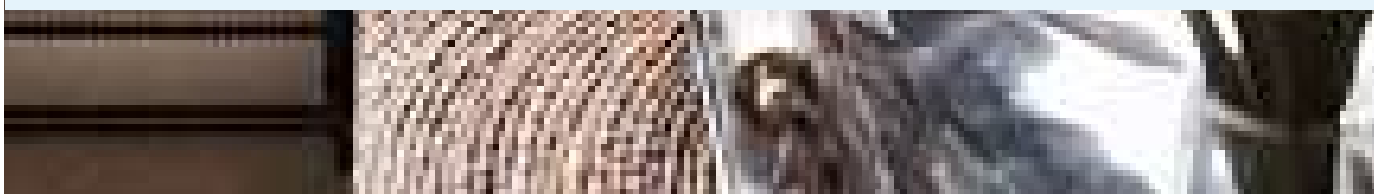
**BlueCross
BlueShield
Arizona**

An Independent Licensee of the Blue Cross Blue Shield Association



Blue High Performance NetworkSM (BlueHPNSM)

Employee Quick Start Guide



Insider Tips and More

In this guide, you'll find information about:

- How your new plan works
- How to save money on your healthcare
- How to get the most benefit out of your health plan
- Where to get the resources you need to make important decisions about your healthcare



Important terms

Primary care provider (PCP) – A doctor, nurse practitioner, or physician assistant who treats common illnesses and injuries. This healthcare provider may coordinate any care you need.

Copayment (copay) – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary by type of service.

Deductible – The amount you pay for covered healthcare treatment and services before your health insurance begins to pay.

Coinsurance – Once you meet your deductible, Blue Cross® Blue Shield® of Arizona (AZ Blue) begins to pay a percentage of your covered services. You are responsible for the remaining percentage. This is called coinsurance. Example: Plan pays 80% you pay 20% of our discounted rate after your deductible is met.



Insider Tip! Where you go matters

Your Blue High Performance Network (BlueHPN) plan requires you to use in-network doctors and facilities. So be sure to check before you go.



Insider Tip! Find a Doctor

To see which of your community's doctors, hospitals, and specialists participate in BlueHPN, use our convenient online **Find a Doctor** tool at azblue.com/bluehpn. You can search by location, specialty, procedure, and more. Remember to also check if the laboratory, radiology or other diagnostic facility you are looking to visit is in the BlueHPN network. All results will be in-network, and you have access to all BlueHPN providers – no referrals needed.

Welcome to the Blue High Performance Network

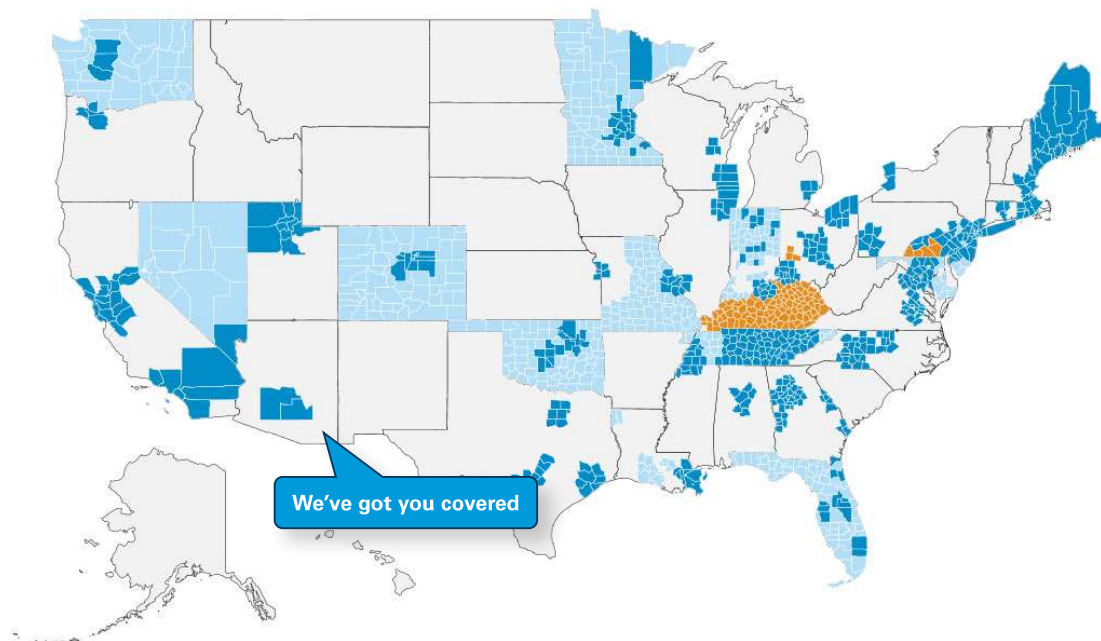
Understand your plan

BlueHPN is designed to deliver on two fronts: High-quality healthcare and affordability. This is achieved with a thoughtfully crafted provider network. It includes doctors, hospitals, and a full range of specialists – right in your community and nationwide in more than 65 metropolitan areas. You can feel secure knowing that the doctors and hospitals in BlueHPN have been carefully selected based on a commitment to:

- Avoid unnecessary procedures
- Keep you healthy – today and in the future
- Lower your out-of-pocket costs

Nationwide network coverage in 65+ major U.S. cities

In addition to your local community, BlueHPN offers coverage in many major metropolitan areas. For a more detailed view, visit azblue.com/bluehpn.



- BlueHPN - Existing Markets
- BlueHPN - Existing Other Markets*
- BlueHPN - New Markets (2023)

***Other Markets:** BlueHPN “Markets” generally include MSA (metropolitan statistical areas) service areas, while “Other Markets” are service areas where the BCBS Plan opted to expand the BlueHPN network beyond the MSA, often across the entire state.

Know Before You Go

Get the most out of your BlueHPN coverage, so you pay less and get higher-quality care.



Remember to stay in-network

In order for a service to be covered under your plan, you must receive care within the BlueHPN network. Visit azblue.com/bluehpn to find doctors. Healthcare services from out-of-network, non-BlueHPN healthcare providers will only be covered for urgent and emergency care. Of course, if you're ever in an emergency situation, please seek medical attention immediately.

NOTE: In BlueHPN service areas, urgent care must be received at in-network urgent care providers. In non-BlueHPN service areas, you can use any urgent care provider.



Care while traveling

You have a few options. First, use the **Find a Doctor** tool online at azblue.com/bluehpn to be certain if BlueHPN providers are available in your location. You may also try telehealth. Your hometown doctor may offer virtual appointments via phone or video.

Emergency care is covered in any location. Urgent care is covered for any provider if you are not in a BlueHPN service area. If you are in a BlueHPN service area, you must see an in-network urgent care provider to be covered. Neither emergency care nor urgent care require a referral.



Prescription drug coverage

Prescription drugs are covered at different levels. You can keep your costs low by making sure your drugs are listed on the covered drug list and filled at an in-network pharmacy. For more details or to find an in-network pharmacy, check your benefit booklet. You can also log in to azblue.com/bluehpn, click on **Find a Provider**, select **BlueHPN** in the drop down, then select **Places By Name**.

Your Keys to Success

Save time and money online

My Blue online account and **azblue.com/bluehpn** offers tools to manage your plan and make healthcare decisions. You can:

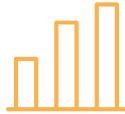
- View your AZ Blue plans (health, prescription, dental, and vision) all in one place.
- Search and select an in-network PCP. They are one of the most important people on your healthcare team.
- Find doctors, specialists, hospitals, and pharmacies no matter where you are, around the corner or across the state.
- Check claim status, access digital Explanation of Benefits (EOB), and view accumulation toward deductibles and out-of-pocket limits.
- Access and print a digital ID or request new member cards.
- Communicate securely with Customer Service via secure inbox messages.
- Update your contact information and preferences.



MyBlue AZ

Your health plan to go

The **MyBlue online account** lets members access their benefits on a desktop or mobile device from anywhere, at anytime, so they can:



Track your benefits, deductibles, out-of-pocket expenses, and spending account balances



See and share your digital member ID card



See the status of your open claims and your claims history



Find doctors and healthcare facilities in your network with our powerful search tools

Scan to
register



Limitations & Exclusions

Like most health plans, BlueHPN has some limitations and exclusions. Once you're enrolled, you'll have access to your benefit booklet, which contains detailed information about plan benefits, exclusions, and limitations. Note: Some employers may choose to cover some of these exclusions.

This is a partial list of benefits that are not payable:

- Services for or related to assisted reproductive technology or for reversal of sterilization
- Services that are experimental or investigational
- Services that would not be necessary if noncovered services had not been received, including complications or side effects of noncovered services
- Dental care except as provided in your benefit booklet
- Services or supplies that are not medically necessary
- Custodial care or respite care
- Vision services are limited
- Cosmetic services
- Charges for failure to keep scheduled visits, for completion of any form, obtaining medical records, or late payment charges
- Services that require certification, if it is not obtained
- Services in excess of any benefit period maximums
- Urgent care when seeing an out-of-network provider inside a BlueHPN service area, and non-urgent and non-emergency care when seeing an out-of-network provider

Your coverage may be canceled by AZ Blue for certain reasons. Coverage for dependent children ends the last day of the month when the dependent turns 26.

This brochure contains a summary of benefits only. It is not your insurance policy. Your policy is your insurance contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

¹Not all compatible devices can use Touch, Face, or Fingerprint Sign-In.

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Contact us

You can call the AZ Blue Customer Service number on the back of your ID card or visit azblue.com when you have questions about your plan.



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