

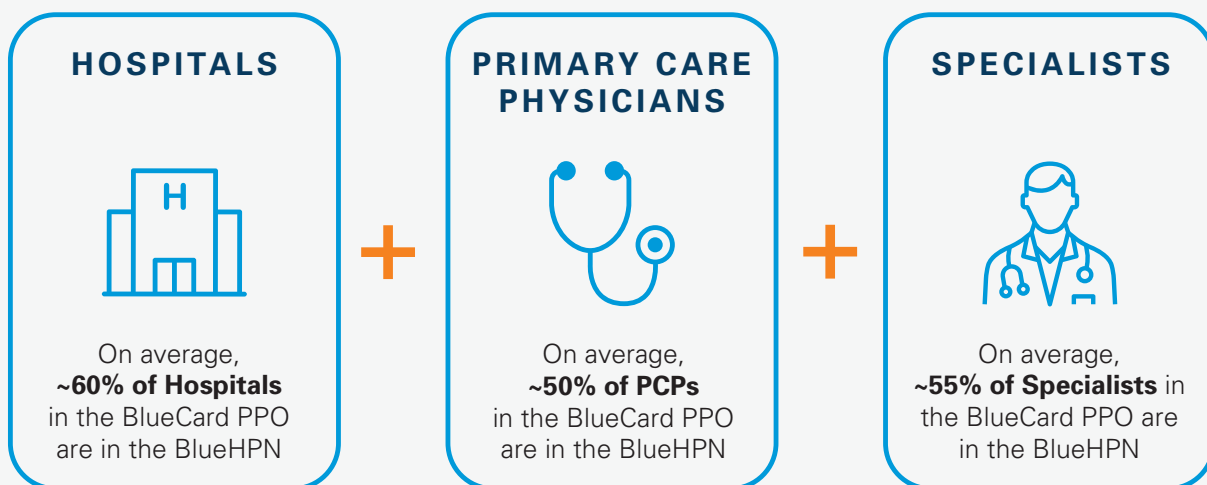
INTRODUCING A NEW OPTION: Blue High Performance NetworkSM (BlueHPNSM)

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.



To find out if your current providers are in BlueHPN, go to azblue.com/BlueHPN

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.

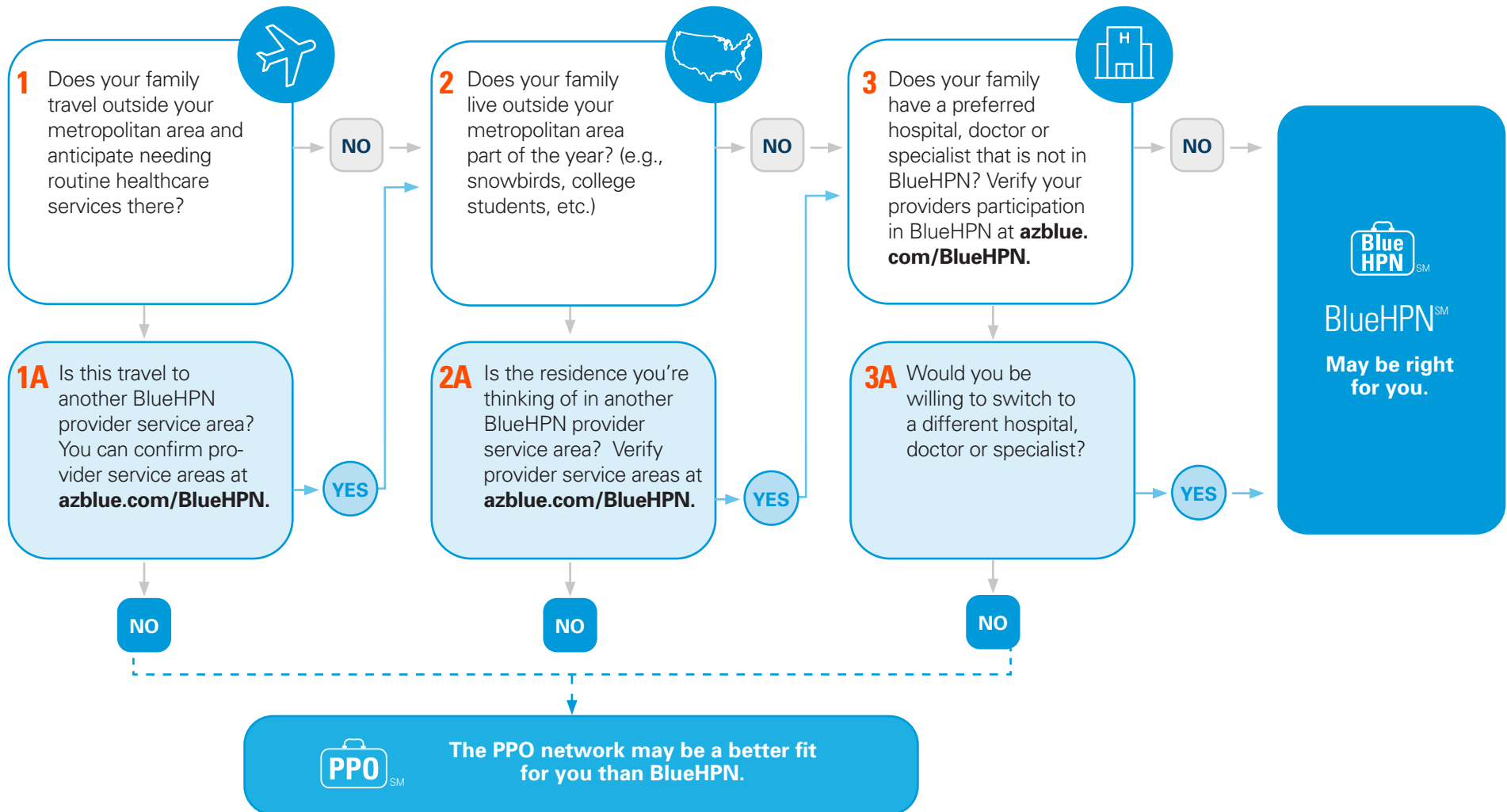
Is BlueHPN right for you? [Click here to learn more.](#)

*This example is for illustrative purposes and based a fully insured plan with \$500 deductible and coinsurance of 80%. Amounts shown are based on average amounts billed and allowed for shoulder surgery in Phoenix MSA. Actual discounts vary from provider to provider and services required can vary from patient to patient.

IS THE BLUE HIGH PERFORMANCE NETWORKSM (BlueHPNSM) RIGHT FOR YOU?

ASK YOURSELF THESE QUESTIONS:

Assuming you live in a BlueHPN service area (confirm this at azblue.com/BlueHPN), ask yourself these questions to determine which network is the better option based on your needs.



BLUE HIGH PERFORMANCE NETWORKSM (BlueHPNSM) FAQ's

Q: How can I determine which doctors, specialists, and hospitals are in (BlueHPN)?

A: Go to azblue.com/BlueHPN. With BlueHPN, you will have access to a range of carefully selected doctors, specialists and hospitals in your community, as well as in most major metropolitan areas.

Q: A few of my family members who would be covered live outside of a BlueHPN major metropolitan area. Is BlueHPN still a good choice for me?

A: Probably not. Coverage outside of BlueHPN is limited to urgent and emergent care. For this reason, BlueHPN may not be the best network choice for you and your family.

Q: My family rarely seeks routine medical care while traveling. Is BlueHPN a good choice for me?

A: Yes, you should consider selecting BlueHPN for your healthcare coverage. You and your family will have access to a full range of carefully selected doctors, specialists, and hospitals where you live, and across the country when traveling to major metropolitan cities. To make sure the doctor, specialist or hospital is in the BlueHPN, visit azblue.com/BlueHPN.

Q: How is my access to doctors, specialists and hospitals impacted by BlueHPN?

A: Specialty provider services (cardiologists, etc.) are represented in BlueHPN. You will have access to a full range of carefully selected doctors, specialists and hospitals. While you may have fewer options, you will potentially lower how much you pay for healthcare while still receiving quality care. We've done the work for you—so you spend less time researching. To search for your providers, visit azblue.com/BlueHPN.

Q: I'm happy with my current doctor, who is not in BlueHPN. Why should I switch to BlueHPN?

A: Even though your current doctor is not in BlueHPN, you could potentially save money. You will also continue to receive high quality care from an in-network provider by switching to a doctor that participates in BlueHPN. The doctors, specialists, and hospitals available through BlueHPN have been carefully selected based on their commitment to providing quality care and are evaluated on their performance helping patients get healthy and stay healthy.

Q: Are the doctors, specialists, and hospitals in BlueHPN better?

A: By selecting BlueHPN, you can feel confident in your healthcare choice knowing that the doctors, specialists, and hospitals available through BlueHPN have been carefully selected based on their commitment to improving health outcomes.

Q: How were doctors, specialists, and hospitals in BlueHPN selected?

A: Doctors, specialists, and hospitals in BlueHPN were selected based on their commitment to improving health outcomes, along with providing affordable care. BlueHPN doctors, specialists, and hospitals are committed to providing quality care to help you get and stay healthy—while potentially lowering how much you pay for healthcare.

BLUE HIGH PERFORMANCE NETWORKSM (BlueHPNSM) FAQ's

Q: There's a lower premium with BlueHPN. What is the catch?

A: There isn't a catch. By selecting BlueHPN, you could potentially lower how much you pay for healthcare, while having access to a full range of carefully selected doctors, specialists, and hospitals committed to providing quality care.

Q: Why is my employer offering BlueHPN?

A: Your health is important to your employer and they understand that employees need access to quality, affordable healthcare.

Q: What would I do if I need care while on vacation, in an area where there are no BlueHPN in-network doctors, specialists or hospitals?

A: If you need to see a doctor for routine care while traveling, consider using BlueCare AnywhereSM or check to see if a virtual and/or telehealth visit with a BlueHPN doctor is an option. Please keep in mind that healthcare services received from out-of-network doctors, specialists and hospitals will only be covered in urgent* situations or if the services were approved by Blue Cross® Blue Shield® of Arizona (BCBSAZ) in advance. If you are in an emergency, please seek medical attention immediately. If you receive healthcare services that are not urgent from a non-BlueHPN doctor, specialist or hospital while traveling or on vacation, you will be financial responsible for these services.

Q: My doctor, specialist, or hospital was in BlueHPN, however, my bill states that I visited an out-of-network doctor. What should I do next?

A: To help you with this question and any others about your bill, please contact the Customer Service team at BCBSAZ listed on the back of your ID card.

Q: My doctor, specialist or hospital appeared on the provider finder when I enrolled in BlueHPN, however, when I checked again, my doctor no longer appeared as in-network. Why did this happen and what should I do next?

A: If you discover that your preferred doctor, specialist and/or hospital is no longer in the BlueHPN, please contact the Customer Service team at BCBSAZ listed on the back of your ID card.

*Urgent care will be defined as in your Summary Plan Description/Benefit Booklet. Urgent care services received from out-of-network doctors, specialists and hospitals are only covered in geographic areas in which there are no BlueHPN doctors, specialists, and hospitals available. Please consult the azblue.com/BlueHPN for available in-network doctors, specialists, and hospitals.

BLUE HIGH PERFORMANCE NETWORKSM (BlueHPNSM) FAQ's

Q: What are the 65 BlueHPN markets for 2022?

A. See the chart below but to check network coverage for your specific zip code, go to azblue.com/BlueHPN.

Atlanta Sandy Springs Roswell, GA	Hickory-Statesville, NC	Phoenix Mesa Scottsdale, AZ
Augusta, GA	Houston The Woodlands Sugar Land, TX	Pittsburgh, PA
Austin Round Rock, TX	Indianapolis Carmel Anderson, IN	Portland Vancouver Hillsboro, OR WA
Baltimore Columbia Towson, MD	Jacksonville, FL	Providence Warwick, RI
Birmingham Hoover, AL	Kansas City, MO KS	Raleigh-Durham-Chapel Hill, NC
Boston Cambridge Newton, MA	Knoxville, TN	Richmond, VA
Buffalo Cheektowaga Niagara Falls, NY	Las Vegas Henderson Paradise, NV	Riverside San Bernardino Ontario, CA
Charlotte Concord Gastonia, NC SC	Lehigh Valley, PA	Rochester, MN
Chattanooga, TN	Los Angeles Long Beach Anaheim, CA	Sacramento–Roseville–Arden Arcade, CA
Chicago Naperville Elgin, IL	Louisville-Jefferson County, KY IN	Salt Lake City-Provo-Ogden, UT
Cincinnati, OH KY IN	Maine	San Antonio New Braunfels, TX
Cleveland Elyria, OH	Memphis, TN MS AR	San Diego Carlsbad, CA
Columbus, GA	Miami Fort Lauderdale West Palm Beach, FL	San Francisco Oakland Hayward, CA
Columbus, OH	Milwaukee Waukesha West Allis, WI	San Jose Sunnyvale Santa Clara, CA
Dallas Fort Worth Arlington, TX	Minneapolis St. Paul Bloomington, MN	Savannah, GA
Denver Aurora Lakewood, CO	Modesto-Lodi-Stockton, CA	Seattle Tacoma Bellevue, WA
Detroit Warren Dearborn, MI	Nashville Davidson–Murfreesboro–Franklin, TN	South Bend Mishawaka, IN
Duluth, MN	New Orleans Metairie, LA	St. Louis, MO IL
Fort Wayne, IN	New York Northern New Jersey Long Island, NY NJ	Tampa St. Petersburg Clearwater, FL
Greensboro-Winston Salem-High Point, NC	Oklahoma City, OK	Tulsa, OK
Harrisburg, PA	Orlando Kissimmee Sanford, FL	Washington Arlington Alexandria, DC VA MD
Hartford West Hartford East Hartford, CT	Philadelphia Camden, PA NJ	

As of 7/15/2021. Subject to change.

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