

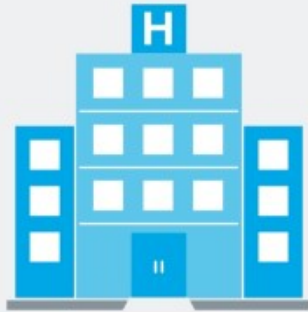
XXX CLIENT

UNDERSTANDING PROVIDER ACCESS IN 2015



Your PPO Blue Coverage in 2015

2 LEVELS OF COVERAGE:



IN-NETWORK PROVIDERS

Doctors, hospitals, clinics, labs and other providers who have contracted with us to provide health care services to members and accept your health plan's reimbursement rates.



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Savings



OUT-OF-NETWORK PROVIDERS

You usually pay more to use "out-of-network" providers. We do not have contracts with them, and they have not agreed to participate in our networks or accept our reimbursement rates.



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*You
pay more.*

Your PPO Blue Coverage in 2015

ABOUT THE RELATIONSHIP BETWEEN HIGHMARK AND UPMC

Do Highmark and UPMC have a new contract?

No. Most of the contracts between Highmark and UPMC expire on December 31, 2014. But there is a “Consent Decree”—an agreement enforced by the state—that protects in-network access to UPMC providers for people with *PPO Blue* insurance.

How does this agreement affect my *PPO Blue* coverage?

The good news is that members with *PPO Blue* insurance can keep most of their UPMC doctors and hospitals—even after Highmark’s contracts with UPMC expire at the end of the year.

What are the Safety Net and Continuity of Care provisions?

If you saw a UPMC doctor once in 2014 for routine care like the flu, the Safety Net gives you one year to find a new doctor. That same UPMC doctor will be considered in-network throughout 2015. If you’re in the middle of a course of treatment with a UPMC doctor for a chronic condition, the Continuity of Care provision lets you continue seeing that doctor on an in-network basis.

What other protections does the Consent Decree offer?

- In-network access to UPMC for cancer patients
- In-network emergency room coverage at UPMC
- Out-of-network billing protection
- In-network access to UPMC for seniors

Consent Decree – At a Glance

PROTECTING ACCESS TO THE CARE YOU NEED

In-Network Access to UPMC for Cancer Care

If you or a family member are receiving cancer care from UPMC now—or if you need cancer care in the future—you have in-network access to UPMC oncologists and facilities. You and your treating physician can decide if UPMC oncology services will provide the care you need.

In-Network Access to:

- **UPMC Oncologists**
- **UPMC Cancer Centers**
- **Now or in the future**



Consent Decree – At a Glance

PROTECTING ACCESS TO THE CARE YOU NEED

Continued Care from UPMC Doctors if You're in Treatment Now

If you're in the midst of a course of treatment with any UPMC doctor—no matter what your diagnosis—you can continue to see that doctor. For example, if you have regular appointments to help manage your diabetes or another chronic condition, your doctor will be considered in-network.

In-Network Continued Care:

- **If you're in the middle of treatment**
- **Keep your UPMC doctor**
- **For ongoing treatment of conditions such as heart disease, diabetes or arthritis**



Consent Decree – At a Glance

PROTECTING ACCESS TO THE CARE YOU NEED

The Safety Net Provision—One Year to Find New Doctors

If you don't have health problems, but you saw a UPMC doctor in 2014 for something like the flu or an annual gynecological exam, you have one year to change doctors. You can continue to see that same doctor on an in-network basis in 2015 if you can't find another doctor near where you live or work.

If you're healthy, but saw a UPMC doctor at least once:

- Flu, pink eye, poison ivy or other routine care
- Keep your UPMC doctor throughout 2015
- One year to find a new doctor



Consent Decree – At a Glance

PROVISIONS THAT PROTECT ACCESS TO THE CARE YOU NEED

Access to Emergency Care at UPMC:

If you get taken to any UPMC emergency room, your emergency care will be covered in network. This includes your initial emergency room visit and immediate admission into the hospital if your condition requires it. You and your doctor will determine if and when you should be transferred to another facility to continue in-network coverage.

In-Network Emergency Room Coverage:

- At any UPMC ER
- Includes your initial visit
- Admission into the hospital is covered at the in-network benefit level, if required



Consent Decree – At a Glance

PROVISIONS THAT PROTECT ACCESS TO THE CARE YOU NEED

In-Network Access for Seniors:

Seniors age 65 or older who are eligible for, or covered by, Medicare, Medicare Advantage, Medigap, Medicaid, CHIP or a group PPO plan will have full, in-network access to UPMC providers, regardless of which is primary or secondary coverage.

Seniors Keep In-Network Access to UPMC:

- **65 and older**
- **Eligible or covered by Medicare, Medicare Advantage, Medigap, Medicare and CHIP**
- **Covered under active group PPO plan**
- **No matter which is primary or secondary coverage**



Consent Decree – At a Glance

PROVISIONS THAT PROTECT ACCESS TO THE CARE YOU NEED

Protection against Balance Billing:

If the previous categories don't apply to you and you still decide to get care from a UPMC doctor, that doctor will be considered out-of-network. You will be reimbursed the out-of-network benefit allowance described in your benefit booklet, minus your share for deductible or coinsurance. UPMC can bill you for the balance, up to 60 percent of their actual charges.

You may owe:

- **Deductible or coinsurance**
- **A balance to UPMC for out-of-network care**
- **UPMC can only collect up to 60 percent of their actual charges in total payments**



Consent Decree – At a Glance

PROVISIONS THAT PROTECT ACCESS TO THE CARE YOU NEED

Access to UPMC Doctors:

Any doctor who has admitting privileges at any of the UPMC hospitals listed below, or at hospitals within Highmark's network, will be considered in-network in 2015.

- **Children's Hospital of Pittsburgh of UPMC**
- **UPMC Altoona**
- **UPMC Bedford**
- **UPMC Hamot and Kane Hospital**
- **UPMC Horizon**
- **UPMC Northwest**
- **Western Psychiatric Institute & Clinic**
- **Hillman Cancer Center**
- **UPMC Mercy**



Consent Decree – At a Glance

PROTECTING YOUR ACCESS TO UPMC PROVIDERS

IN-NETWORK UPMC HOSPITALS	CONTRACT EXPIRES
Children’s Hospital of Pittsburgh of UPMC	6/30/22
UPMC Altoona	12/31/19
UPMC Bedford	12/31/19
UPMC Hamot and its affiliate Kane Community Hospital	12/31/19
UPMC Horizon	12/31/19
UPMC Northwest	12/31/19
Western Psychiatric Institute and Clinic	12/31/19
Hillman Cancer Center	6/27/19
UPMC Mercy	6/30/16

Help from myCare NavigatorSM Service

Help finding a health care provider is just a phone call away

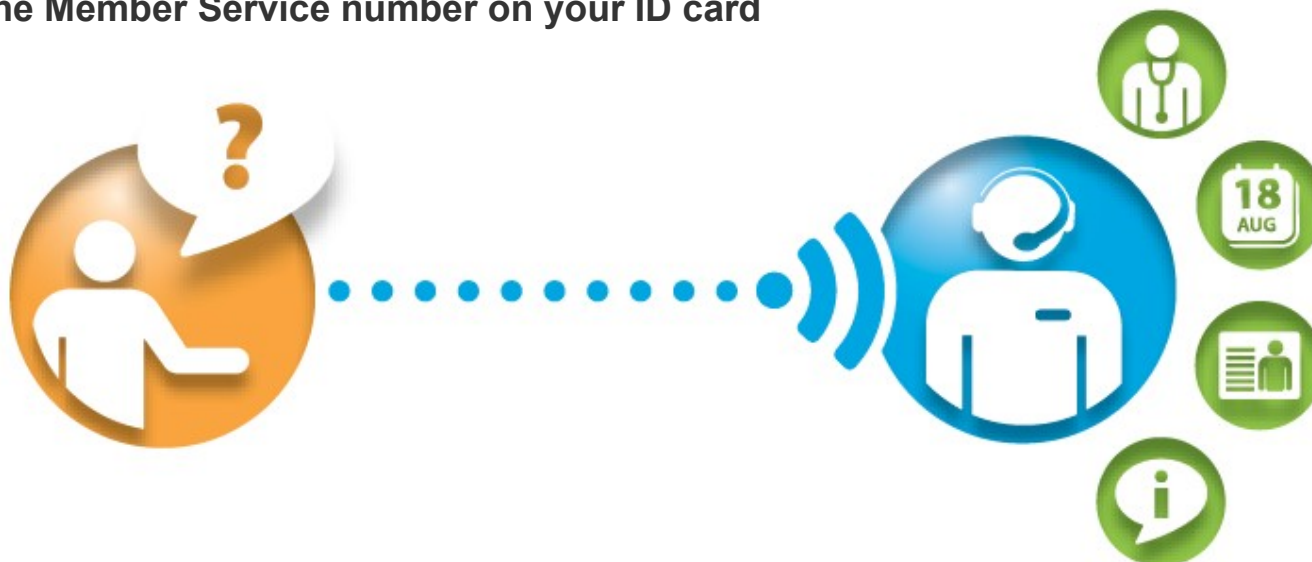
- Get answers to your health care questions
- Available to you, your spouse, dependent children, parents and parents-in-law
- Free of charge
- Call 1-888-BLUE-428



Our myCare Navigator Service

myCare Navigator representatives can help you:

- Find doctors or hospitals
- Locate services such as support for elderly parents or children with special needs
- Schedule, cancel or confirm appointments
- Transfer medical records
- Get answers to questions about your coverage in 2015
- Or call the Member Service number on your ID card



myCare Navigator: Help is Just a Phone Call Away

myCare Navigator Support Scenario 1



Joan Calls myCare Navigator with Coverage Questions

Joan isn't sure if she can keep seeing her UPMC doctor in 2015.



Asks if Joan saw her UPMC doctor this year

Explains that Joan is protected by Safety Net since the doctor treated her for the flu this spring

Reassures Joan that she can see her same doctor through 2015 if she can't find an alternative provider



Offer help locating possible alternatives if Joan is interested in changing now

myCare Navigator: Help is Just a Phone Call Away

myCare Navigator Support Scenario 2



Susie Sees a UPMC Specialist

Susie's in the midst of a course of treatment. She calls myCare Navigator to find out if she needs to change doctors.



Explains that Susie is covered by the Continuity of Care provision

Informs she can keep her UPMC specialist in 2015

Offers to help find alternative providers if Susie is interested



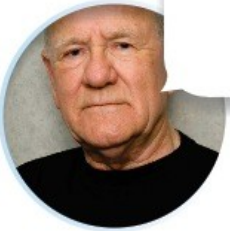
Connects to Blues on CallSM nurse to answer Susie's clinical questions

myCare Navigator: Help is Just a Phone Call Away



“In 2013, I was treated at UPMC for breast cancer. This year, I’m under the care of a non-UPMC oncologist. There’s no sign of cancer, but what happens if it comes back in 2015?”

If you have a recurrence and want to go back to UPMC for treatment, consult with your doctor. If he or she recommends a UPMC provider, care would be provided at in-network rates as long as you have *PPO Blue* coverage.



“What if I have an accident and get flown to a UPMC emergency department?”

Members with *PPO Blue* will be covered at in-network rates for care received at any UPMC emergency room.



“I have multiple sclerosis. Do I have to switch doctors?”

No. All *PPO Blue* members in a continuing course of treatment with a UPMC provider—no matter what the diagnosis—can continue to receive care on an in-network basis at the in-network benefit level.

myCare Navigator may even Call You



John is being treated by a UPMC oncologist

He's wondering whether he can keep his doctor. Coincidentally, a Highmark Blues on Call nurse leaves him a voicemail.



Calls back a second time since John wasn't home

Reassures that UPMC cancer services will be in-network for 2015

Answers several treatment questions



Informs that John can call myCare Navigator if he needs help in the future

3 Easy Ways to Get Help Finding Doctors

myCare Navigator

- Call 1-888-BLUE-428
- Or call the Member Service ID number on the back of your Highmark ID card

YourNetwork2015.com

- Will list doctors likely to be in Highmark's *PPO Blue* network as of January 1, 2015
- Search by specialty, doctor or practice name, or address
- Coming soon

Allegheny Health Network Resources

- 412-DOCTORS or
- www.ahn.org/find-a-doctor
- Connects you to more than 2,100 primary care and specialty physicians within Allegheny Health Network

Highmark PPO Blue Coverage

CONTINUED ACCESS TO QUALITY CARE

More than 7,600 primary care physicians and specialists

A vast network of patient-focused care providers in western PA and beyond

More than 50 community and specialty hospitals, including the Allegheny Health Network, with expertise in:

Cancer Care

Women's Care

Cardiology and Cardiovascular

Emergency and Burn Care

Pediatrics

Transplant Surgery

Behavioral Health Care

Neuroscience

Orthopedics and Rehabilitation

Access to nearly 720,000 health care providers in the nationwide Blue Cross Blue Shield network

The vast *PPO Blue* network can address any health care need you may have, conveniently, expertly and compassionately

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks, and Blues on Call and PPO Blue are service marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark and myCare Navigator is a service mark of Highmark Inc. 8/14