

Great Care Close to Where You Are

High-quality providers in your network

Blue Connect select network plans are anchored by the high-quality Ochsner Health System and their affiliated providers – a nationally recognized group of providers that includes 4,500+ employed and affiliated physicians across 90+ specialties, and some of the highest-ranked hospitals in the U.S. We make it easy for you to stay in-network with up-to-date provider directories located at www.bcbsla.com/blue-connect.

Out-of-network coverage included

Blue Connect includes out-of-network coverage, including out-of-state coverage. But it will cost more to get care outside of your network.



For eight years in a row, Ochsner Medical Center, Ochsner Medical Center – West Bank Campus and Ochsner Baptist have been ranked #1 Louisiana by U.S. News & World Report.



UNDERSTANDING THE Blue Connect All Copay Plan

Predictable Pricing to Help You Manage Your Budget!

Blue Connect select network plans offer healthcare premium cost savings and high-quality coordinated care in your community. Our new Blue Connect All Copay Plan features predictable, easy-to-understand pricing, along with the cost savings and quality care you’ll get with all of our select network plans.

The Blue Connect All Copay Plan puts healthcare services into seven simple benefit levels with copayments for in-network services. In general, services in doctors’ offices have lower copays than services provided in other types of facilities. And, less complex services, like low-tech imaging, will have lower copays than more complex services, like high-tech imaging. In summary, this plan gives you clear pricing so you’ll know what to pay for your in-network healthcare services.

In addition to PREDICTABLE PRICING, take a look at the other advantages of the Blue Connect All Copay Plan:

CARE CLOSE TO YOU

A premier network covering the New Orleans, Baton Rouge, Lafayette and Shreveport areas

LOWER PREMIUMS

Affordable, price-sensitive products with high-quality care

ADDED BENEFITS

Dedicated concierge team to help members through various wellness and care management programs

TOP QUALITY DOCTORS

Top-ranked healthcare from Ochsner and affiliated systems

INNOVATIVE CARE PROGRAMS

Innovative care programs such as Ochsner Digital Medicine programs for chronic disease management

Description (Level)	Member pays In-Network Copay
LEVEL 1: Preventive and Wellness, and Other Fully Covered Benefit Category	\$0
LEVEL 2: Office Services: Labs and Low Tech* Imaging Benefit Category	\$20
LEVEL 3: PCP Benefit Category	\$35
LEVEL 4: Specialist Benefit Category (Urgent Care, Outpatient Services, and DME)	\$75
LEVEL 5: ER and High Tech Imaging Benefit Category	\$600
LEVEL 6: Outpatient Hospital Benefit Category	\$1,500
LEVEL 7: Inpatient Hospital Benefit Category	\$3,000

*Low tech imaging includes machine tests, diagnostic imaging and radiation therapy.
In-Network/Out-of-Pocket = \$8,000, Out-of-Network/Out-of-Pocket = \$16,000. OON benefits subject to deductible/coinsurance.
Benefit category will take a separate copay per provider, per date of service. Exceptions may apply.
See Benefit Grids for list of detailed services.

Talk to your Group’s health plan manager for more information!

1-800-495-BLUE (2583)

www.bcbsla.com
For help online 24 hours a day

BLUE CONNECT

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Louisiana

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Ochsner Health Network

Compare the Blue Connect NEW All Copay Plan to Other Plans

These two scenarios show the All Copay Plan consistently has predictable pricing where the total healthcare cost to members is clear and easy to understand. If it's important for you to know your healthcare costs in advance with no surprises, this is a good plan for you.

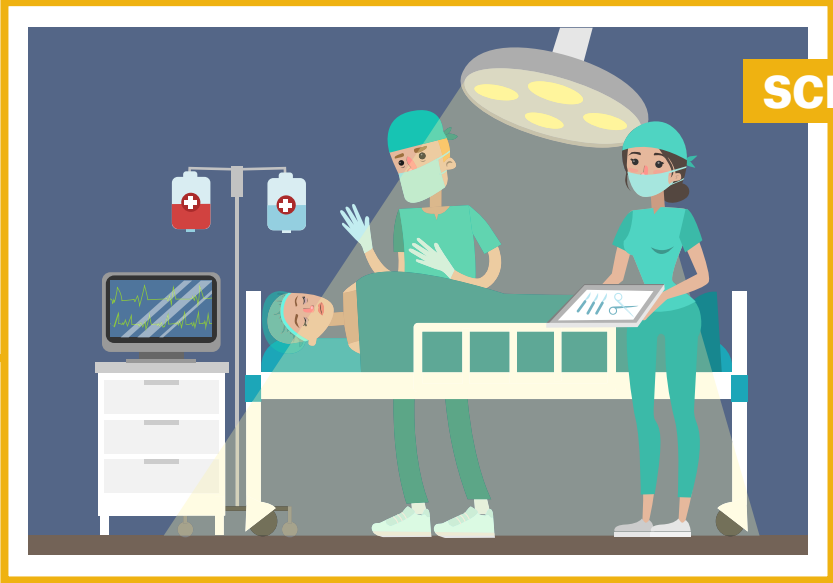
Both scenarios assume that members receive in-network services and have not met any of their deductible or max out-of-pocket. Plans compared have similar premiums.



SCENARIO 1

Member is sick, complains of a cough, fever and shortness of breath to their PCP.

Plan Features	Blue Connect All Copay Plan	Traditional Blue Connect POS Plan	High Deductible PPO Plan
Network	Local, market-defined network		Broad, national network
In-Network Deductible	None	\$1,000	\$6,500
Max Out-of-Pocket	\$8,000	\$8,150	\$8,150
PCP Office Visit	\$35 copay (Level 3)	\$20 copay	Deductible then coinsurance
Lab Work (in office)	\$20 copay (Level 2)	Fully Covered benefit	Deductible then coinsurance
Low Tech Imaging (Chest x-ray in office)	\$20 copay (Level 2)	Fully Covered benefit	Deductible then coinsurance
Total Cost to Member	\$75	\$20	Varies by site of service



SCENARIO 2

Member undergoes a total knee replacement surgery.

Plan Features	Blue Connect All Copay Plan	Traditional Blue Connect POS Plan	High Deductible PPO Plan
Network	Local, market-defined network		Broad, national network
In-Network Deductible	None	\$1,000	\$6,500
Max Out-of-Pocket	\$8,000	\$8,150	\$8,150
PCP Office Visit	\$35 copay (Level 3)	\$20 copay	Deductible then coinsurance
Specialist Visit (Pre-Surgery)	\$75 copay (Level 4)	\$55 copay	Deductible then coinsurance
Lab Work (in office)	\$20 copay (Level 2)	Fully Covered benefit	Deductible then coinsurance
High Tech Imaging (MRI in office)	\$600 copay (Level 5)	Deductible then coinsurance	Deductible then coinsurance
Hospital Stay and Surgery	\$3,000 copay (Level 7)	Deductible then coinsurance	Deductible then coinsurance
Specialist Visit (Post Surgery)	\$75 copay (Level 4)	\$55 copay	Deductible then coinsurance
Physical Therapy (12 sessions)	\$420 (\$35 copay each) (Level 3)	\$480 (\$40 copay each)	Deductible then coinsurance
DME	\$75 copay (Level 4)	Deductible then coinsurance	Deductible then coinsurance
Total Cost to Member	\$4,300	Varies by site of service; member will pay no more than the Max Out-of-Pocket	

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Actual costs will be different depending on the care received, the prices providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance). Use this information to compare the portion of costs a member might pay under different health plans. Pharmacy benefits are not reflected.

*The Blue Connect All Copay Plan is only available to businesses domiciled in the Greater New Orleans parishes of Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist and St. Tammany parishes.

Talk to your Group's health plan manager about which plan options are available to you.