

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 innovative Blue Connect All Copay Plan features predictable, easy-to-understand pricing, along with the cost savings and quality care you'll get with a select network plan like Blue Connect.

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.

The Blue Connect All Copay Plan is only available for group business.

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.

The Right Card. The Right Care.



Compare the Blue Connect 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 her 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	\$1,100	\$3,000
Max Out-of-Pocket	\$8,000	\$8,550	\$8,550
PCP Office Visit	\$35 copay <i>(Level 3)</i>	\$20 copay	Deductible then coinsurance
Lab Work <i>(in office)</i>	\$20 copay <i>(Level 2)</i>	Fully Covered benefit	Deductible then coinsurance
Low Tech Imaging <i>(Chest x-ray in office)</i>	\$20 copay <i>(Level 2)</i>	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	\$1,100	\$3,000
Max Out-of-Pocket	\$8,000	\$8,550	\$8,550
PCP Office Visit	\$35 copay <i>(Level 3)</i>	\$20 copay	Deductible then coinsurance
Specialist Visit <i>(Pre-Surgery)</i>	\$75 copay <i>(Level 4)</i>	\$55 copay	Deductible then coinsurance
Lab Work <i>(in office)</i>	\$20 copay <i>(Level 2)</i>	Fully Covered benefit	Deductible then coinsurance
High Tech Imaging <i>(MRI in office)</i>	\$600 copay <i>(Level 5)</i>	Deductible then coinsurance	Deductible then coinsurance
Hospital Stay and Surgery	\$3,000 copay <i>(Level 7)</i>	Deductible then coinsurance	Deductible then coinsurance
Specialist Visit <i>(Post Surgery)</i>	\$75 copay <i>(Level 4)</i>	\$55 copay	Deductible then coinsurance
Physical Therapy <i>(12 sessions)</i>	\$420 (\$35 copay each) <i>(Level 3)</i>	\$480 (\$40 copay each)	Deductible then coinsurance
DME	\$75 copay <i>(Level 4)</i>	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.

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

Great Care Close to Where You Are

High-quality providers in your network

Blue Connect members have access to Ochsner Health Network (OHN) and other participating providers. OHN is 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.

Blue Connect is offered only in the New Orleans, Lafayette and Shreveport areas; however Blue Connect members may also access Blue Connect network providers located in other parishes.

The best way to make sure a provider is in-network is to search the online provider directory 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 ten consecutive years in a row, Ochsner Medical Center, inclusive of Ochsner Medical Center – West Bank Campus and Ochsner Baptist has been ranked the #1 hospital in Louisiana by U.S. News & World Report.

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



TOP QUALITY DOCTORS

Blue Cross partners with major healthcare systems and providers to give Select Network members access to a full network of top quality primary care doctors, specialists, hospitals and clinics in your local community.



LOWER PREMIUMS

Top quality primary care doctors coordinate care, allowing members with Select Network plans to have better health outcomes and lower costs.



CARE CLOSE TO YOU

Our defined networks of healthcare providers focus on offering care that's close to members' homes and work.



EXCELLENT BENEFITS

Select Networks offer members in-network and out-of-network benefits and all essential health benefits, including comprehensive major medical and prescription drug benefits. Telehealth, zero-dollar drug program and cost transparency services are available to improve member health and experience.



INNOVATIVE CARE PROGRAMS

Select Network members can take part in wellness and care management programs with health coaching, education and hands-on support to help members with chronic conditions or serious illnesses get stronger.



Talk to your Producer or your Group's health plan manager for more information!



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