

CHOOSING Blue Connect

Get More, Spend Less!

Blue Connect select network products have become the go-to health insurance solution for many groups and individuals because they offer significant cost savings and high-quality coordinated care in your community. Blue Connect offers all the following advantages to add the most value to your benefits.



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.

The Right Card. The Right Care.



Louisiana

Compare Select Network Plans to Traditional PPO Plans

Trying to decide which plan is right for you? The chart below can help you compare networks, coverage and benefits, and your cost.

	Traditional PPO	Blue Connect	
<i>What's the same?</i>	<ul style="list-style-type: none"> • High-quality providers across a wide range of specialties • No referrals required • Preventive visits covered at 100% • Out-of-network coverage • ER services for life-threatening conditions covered as in-network • Wellness and care management programs • Essential health benefits • Blue365 health discounts and deals • Identity protection services 		
<i>What's different?</i>	Premium	\$\$\$	\$
	Network**	Broad, national network	Local, market-defined network
	Primary Care Provider (PCP) Selection	Encouraged, but not required	Yes PCP coordinates care to improve health and lower healthcare costs
	Out-of-state coverage	Covered as in-network (through BlueCard worldwide network)	In-network for emergencies, Out-of-network for non-emergencies, Add-on: Away From Home Care***
	Added programs, perks and benefits provided by Ochsner Health		Same-date appointments, concierge services, innovative care programs such as Ochsner Digital Medicine programs for chronic disease management, plus other exclusive discounts

*Each benefit's cost share varies by plan. Talk to your broker or see your contract booklet for full details.

**Search for participating providers at www.bcbsla.com/FindCare.

***Away From Home Care availability is subject to location. Contact your broker for more information.

Blue Connect Plan Designs

We understand the need to stay committed to your employees and health program investment while trying to control costs and improve health outcomes. Blue Connect has several plan options, including traditional Point of Service (POS) plans, HSA-qualified Savings Plus plans and an All Copay Plan that can help you maintain that balance.

BLUE CONNECT PLAN OPTIONS

Blue Connect POS plans are designed to provide high-quality, cost-effective healthcare to your employees.

- **Blue Connect All Copay* Plan features:**

Copayments for all covered in-network services. Clear and easy understanding of healthcare costs with predictable pricing.

- **Blue Connect Traditional Point of Service (POS) Plans feature:**

Copayments for in-network primary care and specialist office visits. Copayments or deductible then coinsurance for most inpatient and outpatient services.

- **Blue Connect Savings Plus* (HSA-Qualified) Plans feature:**

No copayments for services; deductible then coinsurance applies. Can be paired with a Health Savings Account (HSA) that allows employer contributions and employee contributions. An HSA may have tax advantages for both employers and employees.

**Blue Connect All Copay Plan and Savings Plus Plans are only available for group business.*

Blue Connect All Copay Plan

The Blue Connect All Copay Plan is available in all service areas and offers members a clear and easy understanding of their healthcare costs. With this plan, healthcare services are organized into seven (7) simple benefit levels with copayments for in-network services.

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.

LOOK INSIDE for an illustrative view of the All Copay Plan benefits

Compare the Blue Connect All Copay Plan to Other Plans

These scenarios show the All Copay Plan consistently has predictable pricing where the total healthcare cost to members is clear and easy to understand.

These 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	

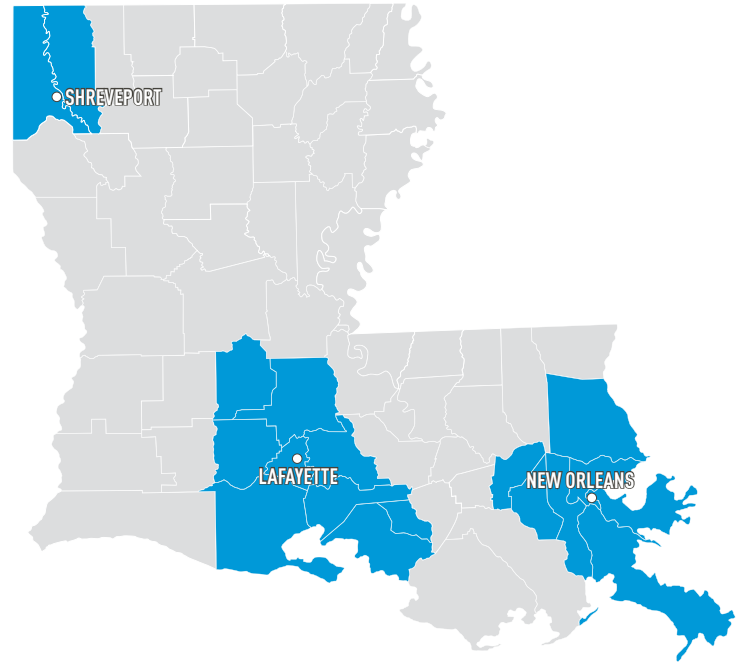
This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Actual costs will be different depending on the care received, the prices providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance). 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 producer about which plan options are best for your groups and their employees.

Blue Connect Service Areas

Blue Connect is offered in three areas of the state. These plans are designed for businesses that are domiciled in any of these parishes:

- **Greater New Orleans/Northshore**
Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist or St. Tammany parishes
- **Lafayette/Acadiana**
Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary or Vermilion parishes
- **Shreveport/Bossier**
Bossier or Caddo parishes



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.

While the Blue Connect product is offered only in the New Orleans, Lafayette and Shreveport areas, Blue Connect members may also access Blue Connect network providers located in other parishes. This access to a broader range of providers is an advantage for groups who have employees who reside throughout the state.

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. It will cost more to get care outside of your network.



Ochsner Health

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.



Call your producer or local account representative for more information about Blue Connect!



REGIONAL OFFICES

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