

CHOOSING Community Blue

GET MORE, SPEND LESS!

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. Community Blue offers all the following advantages to add the most value to your benefits.



TOP QUALITY DOCTORS

Blue Cross and Blue Shield of Louisiana 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 if a Community Blue Select Network plan is right for you? The chart below can help you compare networks, coverage and benefits, and your cost.

	Traditional PPO	Community Blue	
What's the same?	<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 		
What's different?	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***

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

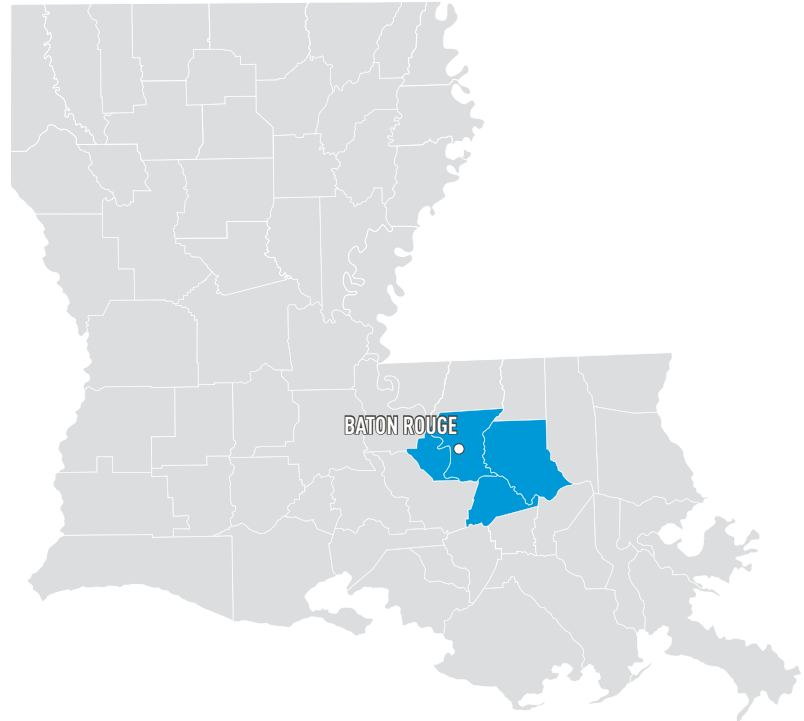
**Search for participating providers at www.bcbsla.com/FindCare.

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

Community Blue Service Areas

Community Blue is offered in the Greater Baton Rouge area. These plans are designed for businesses domiciled in the following parishes:

- **Ascension**
- **East Baton Rouge**
- **Livingston**
- **West Baton Rouge**



Community Blue Doctors and Hospitals*

Community Blue members have access to Baton Rouge General, The Baton Rouge Clinic and other participating providers.

While the Community Blue product is offered only in the Baton Rouge area, Community Blue members may also access Community Blue 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 list below includes some of the key participating providers in Community Blue, but there are more. The best way to make sure a provider is in-network is to search the online provider directory at bcbsla.com/community-blue.

- **Baton Rouge General Medical Center**
- **Baton Rouge General Physicians Group**
- **The Baton Rouge Clinic****
- **Ochsner Medical Center Baton Rouge**
- **Ochsner The Grove**
- **Ochsner Clinic**

**Always check the online provider directory for the most up-to-date providers in each network. Providers are subject to change.*

***Does not include gastroenterologist physicians at The Baton Rouge Clinic.*

FREQUENTLY ASKED QUESTIONS FROM MEMBERS LIKE YOU

How is Community Blue able to offer such high-quality care at a more affordable price?

We can offer Community Blue at a lower premium price because the network consists of select doctors and hospitals. Community Blue is also designed with an innovative, coordinated care model at its core. Everyone works together efficiently to make sure members get exactly the care that's right for them in order to improve health outcomes and reduce costs over time.

Why is staying in-network so important?

To get the most value out of this health plan and keep costs as low as possible, it's important that members only visit providers who are in the Community Blue network. Members should always check the online provider directory for the most up-to-date providers. Providers are subject to change.

Community Blue members must pick a primary care provider (PCP) in the Community Blue network to handle most of their medical needs. If they do not choose a PCP, one will be chosen for them.

Do Community Blue plans include out-of-network coverage?

Yes! Select Network products like Community Blue provide protection to members by including a lower level of coverage for out-of-network providers. But your employees will save money and get the highest level of benefits by staying in-network for their care. Emergency care is covered as in-network no matter where you go.

How can Community Blue members save money with value-added benefits?

In addition to lower premiums, Community Blue members are eligible for several value-added benefits that help lower healthcare costs. Two examples include:

- **Telehealth:** BlueCare* is Blue Cross and Blue Shield of Louisiana's telehealth platform, which lets your eligible employees have online visits with medical and behavioral healthcare providers. BlueCare costs less than going to the ER or urgent care clinic and is a great way to get care from the safety and privacy of home. To sign up, download the free BlueCare app or go to www.BlueCareLA.com.
- **\$0 Drug Copay Program:** Not taking needed medicines for chronic health problems can be dangerous and cause lasting health damage. That's why we offer a program where most members can get drugs that treat chronic conditions without worrying about the cost.

Members who have an eligible plan can get \$0 Drug Copay Program drugs at no cost share. Ask your Blue Cross representative about eligible plans and visit www.bcbsla.com/covereddrugs for a list of drugs in the program.

*BlueCare is powered by Amwell, a vendor that provides the BlueCare telehealth platform for Blue Cross and Blue Shield of Louisiana and its subsidiaries. All fully insured members are eligible to use BlueCare. Self-funded groups must elect telehealth benefits before their employees can use telehealth platforms, including BlueCare.

Dual, triple, and in some cases, even quadruple option arrangements are available to groups who choose to offer Community Blue!



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