# CHOOSING SIGNATURE BILLE

### **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. Signature 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.



### **Compare Select Network Plans** to Traditional PPO Plans

**Traditional PPO** 

**Signature Blue** 

Trying to decide if a Signature Blue Select Network plan is right for you? The chart below can help you compare networks, coverage and benefits, and your cost.

		Identity protection services
What's the	Standard benefits*	<ul> <li>ER services for life-threatening conditions covered as in-network</li> <li>Wellness and care management programs</li> <li>Essential health benefits</li> <li>Blue365 health discounts and deals</li> </ul>
e same?		<ul> <li>High-quality providers across a wide range of specialties</li> <li>No referrals required</li> <li>Preventive visits covered at 100%</li> <li>Out-of-network coverage</li> </ul>

	Premium	\$\$\$	\$\$
What's different?	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.

# **Signature Blue Service Areas**

Signature Blue is offered in the New Orleans area. These plans are designed for businesses domiciled in the following parishes:

- Jefferson
- Orleans



### Signature Blue Doctors and Hospitals\*

Signature Blue members have access to Louisiana Children's Medical Center Health (LCMC Health) and other participating providers. While the Signature Blue product is offered only in the New Orleans area, Signature Blue members may also access Signature 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 Signature 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/signature-blue**.

- Touro Infirmary\*\*
- University Medical Center\*\*
- Children's Hospital\*\*
- West Jefferson Medical Center\*\*
- New Orleans East Hospital\*\*
- East Jefferson General Hospital\*\*
- LSU Healthcare Network New Orleans Specialty and Primary Care Center
- St. Thomas Community Health Center
- Crescent Care Health and Wellness Center
- St. Charles Community Health Center
- Depaul Community Health Centers

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

# FREQUENTLY ASKED QUESTIONS FROM MEMBERS LIKE YOU

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

We can offer Signature Blue at a lower premium price because the network consists of select doctors and hospitals. Signature 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 Signature Blue network. Members should always check the online provider directory for the most up-to-date providers. Providers are subject to change.

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

### Do Signature Blue plans include out-of-network coverage?

Yes! Select Network products like Signature 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 Signature Blue members save money with value-added benefits?

In addition to lower premiums, Signature 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 Signature Blue!



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