

Open Enrollment starts on May 18th and ends on June 5th for the plan year begins July 1, 2020. Please select the benefits that are right for you.

What you need to know before enrolling in a Medical Plan AND a Network

There are TWO BlueCross BlueShield of Tennessee (BCBST) Medical Plans to choose from:

1. Traditional PPO Plan
2. High Deductible Health Plan (HDHP)

Either plan could be a good option but before you choose one, you need to know the facts...

How the Medical Plans are similar:

- Both plans use the same network providers
- Premiums for both plans are deducted before taxes
- Both plans provide a valuable benefit and provide ways to help you control your health care costs
- Both have out of pocket maximums and if met, you will no longer pay for medical services during the plan year
- Access to BCBST doctors, specialists and hospitals
- Preventive services that are covered in full
- Exclusive BCBST discounts on health and wellness programs
- Online tools and services with BCBST to help you get healthy and stay healthy

How the plans differ:

Traditional PPO plan (Preferred Provider Organization)

- Has higher monthly premium costs (you are paying some of the cost of your medical care in advance through your premium)
- You have copays when you go the doctor or get your prescriptions
- You have a deductible to meet before the plan begins to pay a share of the cost

HDHP

- Has lower monthly premiums
- Will have Health Savings Account (H.S.A.). Some or all of the money you would have spent on the higher premium PPO can be deposited into the HSA instead—saving you money on taxes and providing a fund to pay the costs of your medical care
- No copays or co insurance so when you go to the doctor or get your prescription, you have to pay the cost of care at that time
- When you meet your deductible, the plan begins to pay a share of the cost

Things to think about when comparing the PPO and HDHP:

If you are healthy and can afford to save money into an HSA to cover the higher deductible and out of pocket maximum costs for an unexpected accident or illness, then the HDHP may be the right choice for you. The HDHP is designed to protect you from major medical costs, such as catastrophic illness, prolonged hospitalization, and excessive medical bills. But if you know you are going to need some health care and you still won't meet the out-of-pocket maximum, or if a higher deductible would be difficult for you to afford, then it may be a better choice to pay more each month for the Traditional PPO plan that includes copays for doctor visits and a lower deductible.

With either choice of the PPO or HDHP Plan, you MUST choose a Network. The medical plan is the same coverage in either Network; only the available providers are different in each Network.

There are TWO BlueCross BlueShield of Tennessee (BCBST) Networks:

1. Network P
2. Network S

How the BCBST Networks are similar:

- Both of these networks have a large number of providers
- In the Chattanooga area, Network S contains almost all the same providers as Network P
- Both Network P and Network S exist across the State of Tennessee
- Note: With either network; if you have to travel outside of TN or have a child in school out of state, your search for routine medical care will be for providers in the "Blue Care Network" to have in-Network coverage. For questions about this, contact BCBST Member Services at **(800) 565-9140**

How the BCBST Networks differ:

- Network P includes Parkridge Hospital and Parkridge East.
- Network S does **NOT** include Parkridge Hospital and Parkridge East Hospital
- Some physicians associated with the Parkridge system may not be in Network S

Network S:

- Network S is a BCBST regional network and only exists within the state of Tennessee
- Lower Premiums for both medical plans (PPO and HDHP). ***In the current plan year the difference in premium for choosing the Network S ranged from \$20 to almost \$62 per month less in the Traditional PPO plan depending on your coverage tier***

If you select Network S and you travel out of the Chattanooga area but within TN and need medical care, you will need to find Network S doctors or facilities in that area to have in-Network coverage ***unless it is an emergency.***

In case of emergency, it is important to first get the treatment you need. Keep your records of the treatment from the provider or the facility and file the claims. If the provider happens to be in the

“Blue Care Network”, then your claim will most likely be filed at the time of service. In other cases the provider may be able to provide information to your insurer or file your claim for you.

If you think you might choose Network S, to find out if your doctor or your favorite facilities are in Network S you can contact BCBST. To find a provider:

- Log on to the website www.BCBST.com and look for the “find a doctor” item
- In your search select the Network S and the zip code or area that you wish to search
- You can also search for a specific provider
- Review the list of the doctors in that specified area will be provided
- If you wish to search a different area, make that change and submit the search again
- OR, call **(800) 565-9140** to speak with BCBST Member services to determine if a specific doctor is in the Network S
OR, ask a specific provider through the provider's billing office

Be on the lookout for more information about Open Enrollment!