



BE WELL-INFORMED for New, Simpler Health Plans

IN AN EMERGENCY, YOU'RE COVERED!

Your health matters to us. We know medical emergencies happen and you can rest easy knowing that you're covered — no matter if you are home or traveling. But there are some important things that you should know when receiving non-emergency services under Highmark's my Direct Blue plans.*

▶ **Out-of-Network Care for Emergencies & Out of Area Urgent Care Only**

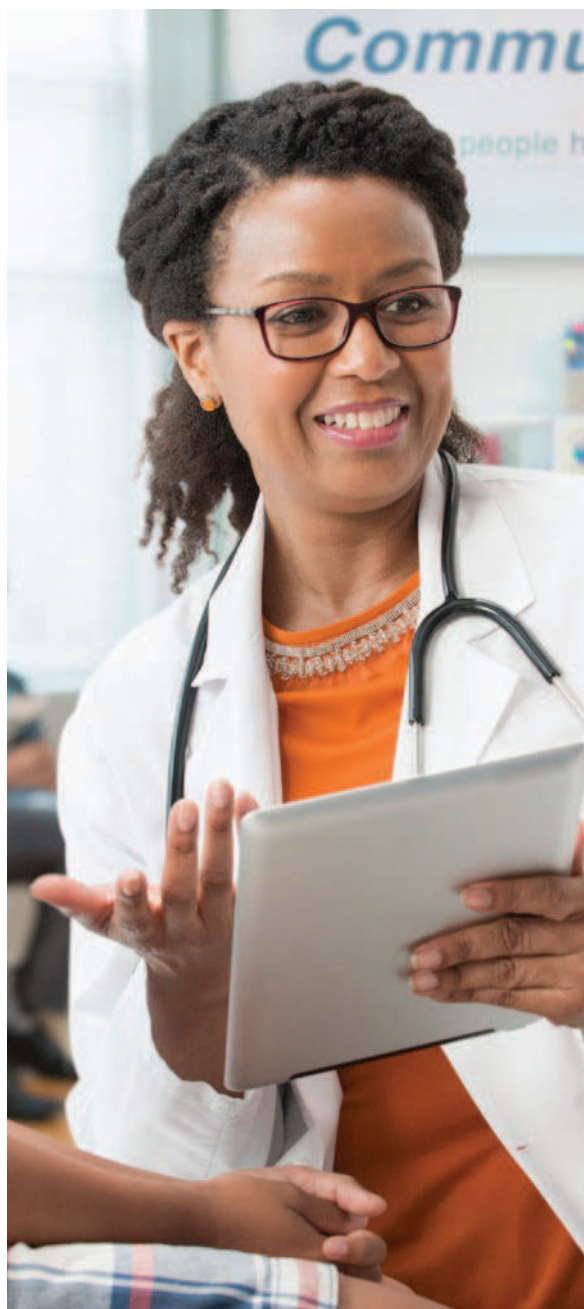
my Direct Blue plans include out-of-network care for emergencies and out of area urgent care. In a medical emergency, call 911 or go immediately to the nearest emergency room. If in-patient hospital care is required, Highmark will work with the treating physician and hospital to transfer you or your family to an in-network facility once care is stable.

▶ **Out-of-Area Network Coverage**

BlueCard coverage is available only for emergency and urgent care when you are away from home. Routine care is not covered. If you seek care out of the my Direct Blue service area for a non-emergent condition, you are responsible for all costs associated with that care.

▶ **REMINDER**

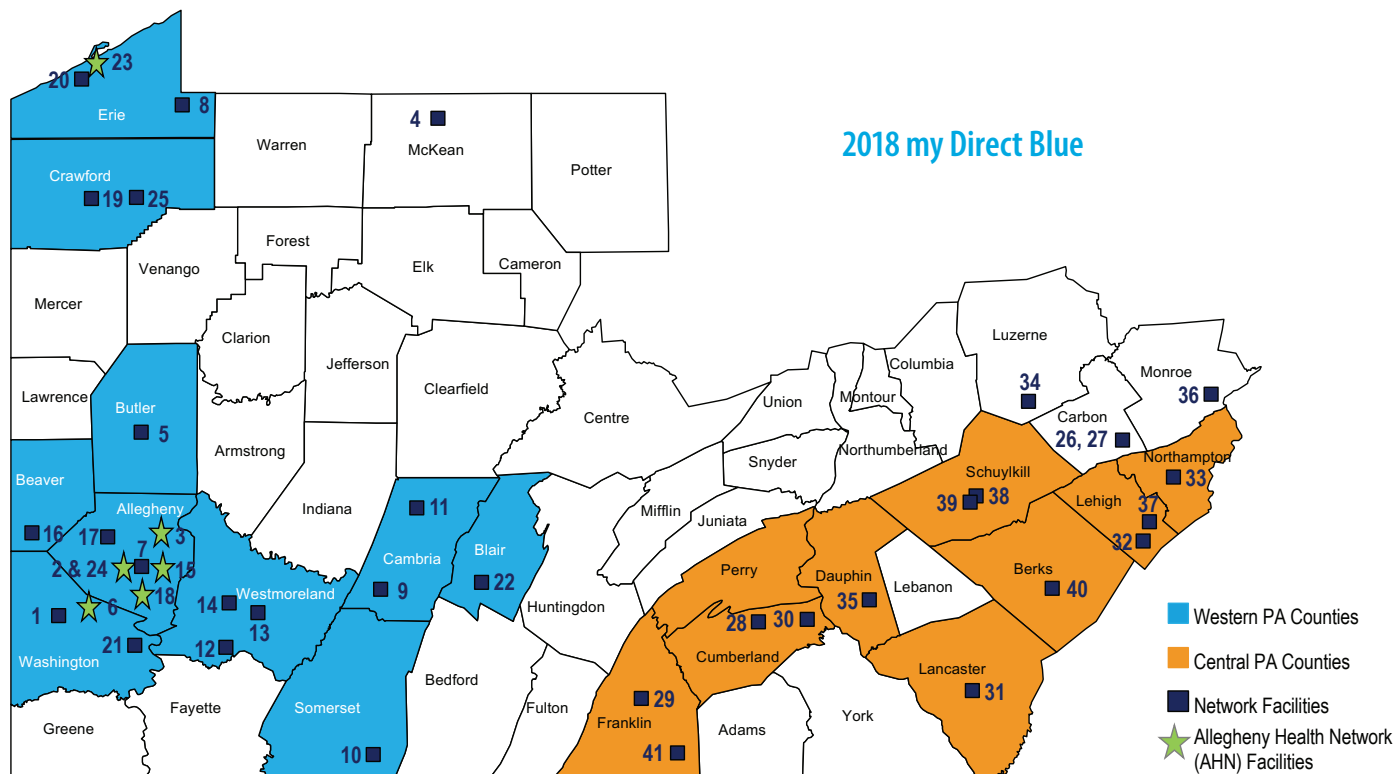
It's a good idea to check the status of the provider or facility that you are visiting before you make an appointment. If an out-of-network provider or facility is selected for non-emergency care, you are responsible for all costs associated with that care.



**Highmark also offers PPO plans. Health care plans are subject to terms of your benefit agreement.*



BE WELL-INFORMED Find a Network Hospital



Central PA Network Hospitals*

# On Map	County	Hospital
26	Carbon	Blue Mountain Hospital-Gnaden Campus
27	Carbon	Blue Mountain Hospital-Palmerton Campus
28	Cumberland	Carlisle Regional Medical Center
29	Franklin	Chambersburg Hospital
30	Cumberland	Holy Spirit Hospital
31	Lancaster	Lancaster General Hospital
32	Lehigh	Lehigh Valley Hospital
33	Northampton	Lehigh Valley Hospital - Muhlenberg
34	Luzerne	Lehigh Valley Hospital-Hazleton
35	Dauphin	Milton S Hershey Medical Center
36	Monroe	Pocono Medical Center
37	Lehigh	Sacred Heart Hospital
38	Schuylkill	Schuylkill Medical Crt East Norwegian St
39	Schuylkill	Schuylkill Medical Ctr South Jackson Street
40	Berks	St Joseph Medical Center
41	Franklin	Waynesboro Hospital

Western PA Network Hospitals*

# On Map	County	Hospital
1	Washington	Advanced Surgical Hospital, LLC
2	Allegheny	Allegheny General Hospital
3	Allegheny	Allegheny Valley Hospital
4	McKean	Bradford Regional Medical Center
5	Butler	Butler Memorial Hospital
6	Washington	Canonsburg General Hospital
7	Allegheny	Childrens Hospital of Pittsburgh
8	Erie	Corry Memorial Hospital
9	Cambria	Dlp Conemaugh Memorial Medical Center, LLC
10	Somerset	Dlp Conemaugh Meyersdale Medical Center, LLC
11	Cambria	Dlp Conemaugh Miners Medical Center, LLC
12	Westmoreland	Excelsa Frick Hospital
13	Westmoreland	Excelsa Latrobe Hospital
14	Westmoreland	Excelsa Westmoreland Hospital
15	Allegheny	Forbes Regional Hospital
16	Beaver	Heritage Valley Beaver
17	Allegheny	Heritage Valley Sewickley
18	Allegheny	Jefferson Regional Medical Center
19	Crawford	Meadville Medical Center
20	Erie	Millcreek Community Hospital
21	Washington	Monongahela Valley Hospital, Inc.
22	Blair	Nason Hospital
23	Erie	Saint Vincent Health Center
24	Allegheny	The Western Pennsylvania Hospital
25	Crawford	Titusville Area Hospital

For 2018, we're teaming up with hospitals and medical professionals in your backyard and across Pennsylvania to deliver high quality care.



*Network provider list as of September 2017. Please refer to the online Find a Doctor tool at HighmarkBlueShield.com for a listing of network hospitals.



BE WELL-INFORMED Find a Network Hospital

OUT-OF-NETWORK HOSPITALS: CENTRAL PA*

ADAMS

Gettysburg Hospital

BERKS

Reading Hospital

Surgical Institute of
Reading, LP

CENTRE

Mount Nittany Medical
Center

COLUMBIA

Bloomsburg Hospital

CUMBERLAND

Pinnacle Health Hospitals

DAUPHIN

Pinnacle Health Hospitals

FULTON

Fulton County Medical
Center

LANCASTER

Heart of Lancaster Regional
Medical Center

Lancaster Regional
Medical Center

Wellspan Ephrata
Community Hospital

LEBANON

The Good Samaritan
Hospital

LEHIGH

Coordinated Health -
Allentown Hospital

St Lukes Hospital Allentown
Campus

MIFFLIN

Geisinger - Lewistown
Hospital

NORTHAMPTON

Coordinated Health -
Bethlehem Hospital

Easton Hospital

St Lukes Hospital

St Lukes Hospital Anderson
Campus

NORTHUMBERLAND

Geisinger Medical Center -
Shamokin Campus

Sunbury Community
Hospital

SCHUYLKILL

St Lukes Miners Memorial
Hospital

UNION

Evangelical Community
Hospital

YORK

Hanover Hospital Inc

Memorial Hospital

OSS Orthopedic Hospital

York Hospital

2018 Highmark health plans are available on **pages 14-31** for you to review.

To learn more about some of the health care terms used here, see Your Health Insurance Glossary on **page 40**.



BE WELL-INFORMED Choose a Network Primary Care Provider

Get More From my Direct Blue – Choose an In-Network Primary Care Provider (PCP)

Even when you're healthy, having an in-network Primary Care Provider (PCP) feels great. A PCP is the doctor, medical professional, or practice that you visit for your primary and routine health care services, such as physicals and immunizations. The Journal of Health Affairs has found that people with primary care providers enjoy lower overall health care costs and higher satisfaction with their care.

A PCP Can Help You:

- Get the most value from your health care dollar
- Achieve health goals
- Monitor chronic health conditions
- Make sure you receive preventive care, like annual exams
- Coordinate the care you receive from other providers, such as specialists, labs, and imaging centers, to prevent gaps or overlaps in service
- Improve your patient experience

How to Find Out if Your Provider Is In-Network: 3 Easy Ways

Doctors, hospitals, and pharmacies in networks often change. That's why it is very important to make sure your provider and/or facility are in-network before choosing an insurance plan. That way, you'll avoid surprises—and unexpected costs.

If you go to an out-of-network doctor, pharmacy, hospital, or other provider, you will have to pay 100% of the cost, except in the case of emergency or out of area urgent care. Your services may not be covered by Highmark.

1

Find a Doctor or Rx

It's quick and easy to find an in-network provider or facility. Search online by plan type to make sure your doctor, specialist or hospital is in-network. See maps, office hours, quality ratings, member reviews and more. Visit [HighmarkBlueShield.com](https://www.highmarkblueshield.com) and click **Find a Doctor or RX** to get started.

NEW FOR 2018

It's now easier to check which prescribed drugs are covered under your 2018 insurance plan. View Highmark's online RX drug listing (or formulary) at [HighmarkBlueShield.com](https://www.highmarkblueshield.com) and click **Find a Doctor or RX**.



BE WELL-INFORMED Review Your Prescription Drug List

2

My Care Navigator

Is your doctor in-network? My Care Navigator health advocates make it easy for you to find or change to an in-network doctor or facility, schedule an appointment and transfer your medical records. Call 1-888-BLUE-428 or visit [MyCareNavigator.com](https://www.MyCareNavigator.com).

3

Highmark Member Service

Already a Highmark member? You probably know the value of great customer service from our Member Service area. By calling the number on the back of your Highmark ID card, our dedicated team can help find you an in-network doctor or facility.



2018 Prescription Drug List

Prescription drugs are an important part of your coverage. The list of the drugs that your plan covers is called a “formulary.”

As you choose a plan for 2018, be well-informed and avoid surprises. Be sure to check to see if your prescription drugs will be covered.

Highmark plans use the Essential Formulary, which groups drugs into four levels or “tiers.” Each tier may include generic, brand-name and/or specialty drugs. If your doctor prescribes a drug that is not included in the Essential Formulary, you may have to pay 100% out of pocket.

It's easy to check how your prescription drugs are covered —visit [HighmarkEssentialFormulary.com](https://www.HighmarkEssentialFormulary.com).



Essential Formulary - 4 Tiers of Drugs

Tier 1	Tier 2	Tier 3	Tier 4
Low-Cost Generics	Medium-Cost Generics & Low-Cost Brands	High-Cost Generics & Medium/High-Cost Brands	High-Cost Generics & High-Cost Brands