Freedom Blue PPO and Community Blue Medicare PPO Network Sharing

HIGHMARK®

EGHP_17_0711

How It Works

As a Medicare Advantage Preferred Provider Organization (PPO), Highmark's Freedom Blue PPO and Community Blue Medicare PPO plans provide access to a national network of participating providers.

That's because Blue Plans across the country share their Medicare Advantage PPO Networks, so Highmark Freedom Blue PPO and Community Blue Medicare PPO members have the same coverage throughout the U.S. regardless of where they live.

Freedom Blue PPO and Community Blue Medicare PPO members may see any Blue Cross and/or Blue Shield Medicare Advantage PPO contracted doctor or hospital in the United States and receive covered services at the higher, in-network level of reimbursement.

Freedom Blue PPO and Community Blue Medicare PPO members also may choose to see providers outside of our shared Medicare Advantage network. However, if a member chooses to go to a non-participating provider when a participating Blue Cross and/or Blue Shield Medicare Advantage PPO contracted provider is available in that location, covered services will be reimbursed at the lower, out-of-network level.

Areas Without Blue Cross and/or Blue Shield Medicare Advantage PPO Providers

If a Freedom Blue PPO or Community Blue Medicare PPO member lives or travels in a location where there are no participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers, they can go to any Medicare-eligible provider and receive covered services at the higher, in-network level of reimbursement.

Members should confirm that the provider is Medicare-eligible before receiving services. Highmark will not pay for any service received from a provider who has opted out of the Medicare program.

Please note: Emergency and urgently needed care is always reimbursed at the higher, in-network level, regardless of where the care is received.

How Covered Services Are Reimbursed

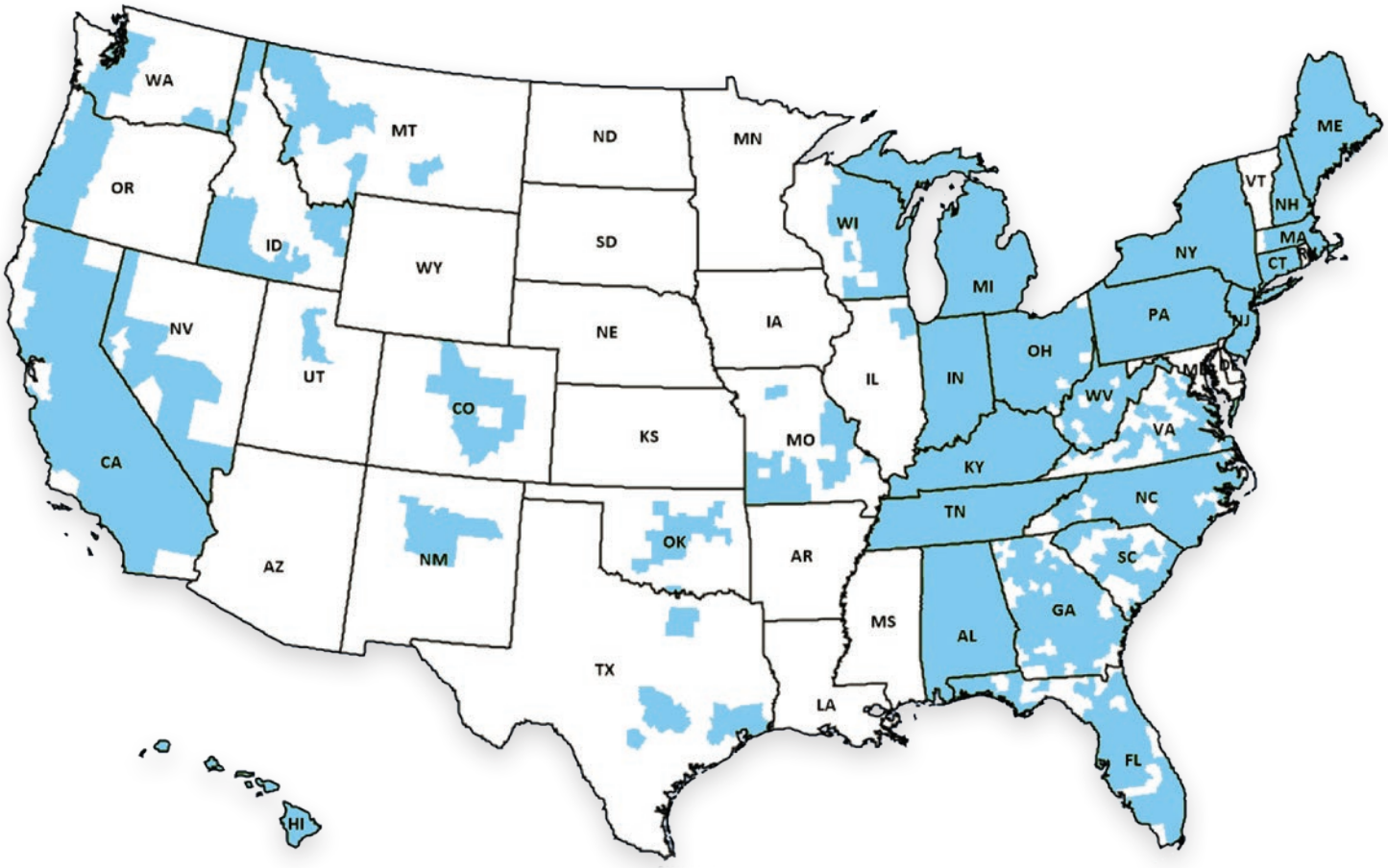
If a member seeks care in a county…	In-Network Doctors/Hospitals	Non-Network Doctors/Hospitals
With a participating Medicare Advantage PPO Network	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Out-of-Network cost sharing after member pays an annual deductible (if applicable) (Out-of-Network Claim)
Without a participating Medicare Advantage PPO Network	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)

Medicare Advantage PPO Network Access

The map below shows the Medicare Advantage PPO Network access across the United States. States and counties with a participating Medicare Advantage PPO Network are shown in blue on the map. States and counties without a participating Medicare Advantage PPO Networks are shown in white. Listings of network sharing states and counties are in the back of this brochure.

Areas with a participating Medicare Advantage PPO Network

Areas without a participating Medicare Advantage PPO Network

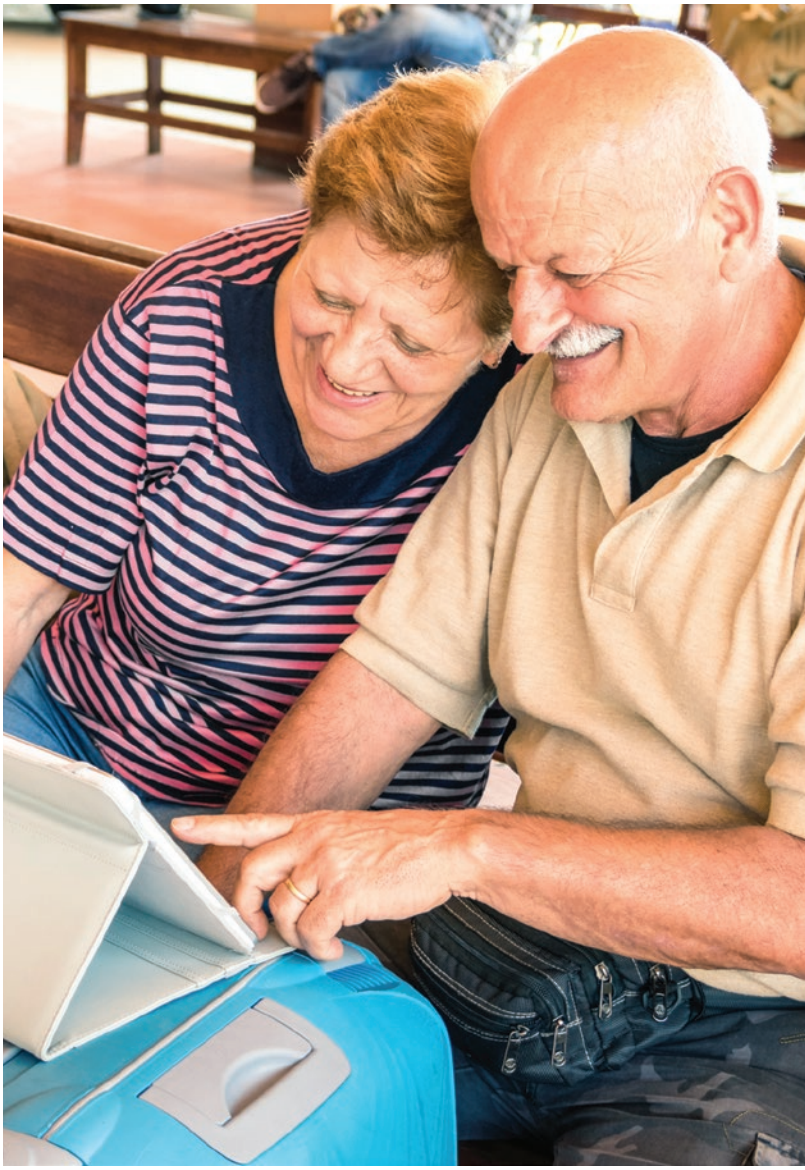


Find a Network Sharing Provider Online

It's easy to find participating providers through the Blue Cross and Blue Shield Association website by following these instructions:

1. Go to **www.provider.bcbs.com.**
2. To search providers that participate with your plan, follow one of the steps outlined below:
   - Enter the first three letters of your member ID in the field provided.
   - OR
   - Under **Choose Your Network**, click **Select a Network** and choose **Medicare Advantage PPO**. Then click **Select a Plan** and choose **Pennsylvania, Highmark Blue Shield**.
3. Enter search criteria for provider, such as name, specialty or condition.
4. Under **Location**, choose a mile radius and enter the search criteria for location (city+state or zip code).
5. Click **Go** to find participating Freedom Blue PPO or Community Blue Medicare PPO providers.

Members also can call Customer Service for assistance with finding a participating provider in their location. Please refer to the number on the back of the member ID card.



How Claims Are Processed

A suitcase symbol with a Medicare Advantage designation will appear on your ID card. Medicare-eligible members, simply present your ID card when you receive care, and the provider submits the claim to the local Blue Plan. The local plan partners with Highmark to coordinate your benefits and ensure prompt and accurate claims payment.

Medicare Network Sharing

In-Network	Contracted providers or non-contracted providers in an area without a Medicare Advantage Network
Out-of-Network	Non-contracted providers

Please note: Emergency and urgently needed care is always reimbursed at the higher, in-network level, regardless of where the care is received.

In-Network Claim Processing: Example 1

Participating Blue Cross and/or Blue Shield Medicare Advantage PPO provider's charge for eligible services	*$150*
Negotiated local Blue Cross and/or Blue Shield Plan contracted rate	*$130*
Member pays 0%* of negotiated local Blue Cross and/or Blue Shield Plan contracted rate	*$0*
Freedom Blue PPO or Community Blue Medicare PPO pays remaining amount up to negotiated local Blue Cross and/or Blue Shield Plan contracted rate	***$130***

** A member may pay more depending on the specific plan's network cost-sharing benefit design.*

For covered services that require a member to pay coinsurance, the coinsurance amount will be based on either:

- The Medicare allowable amount for the covered services, or
- The amount Freedom Blue PPO or Community Blue Medicare PPO or the local Blue Cross and/or Blue Shield Medicare Advantage Plan negotiated with the provider. This amount may be different than the Medicare allowable amount.

The following examples illustrate how non-network claims are processed.

The member's responsibility for the cost of care received depends on whether or not the non-network provider accepts the Medicare-approved amount as payment in full.

A provider who does not accept the Medicare-approved amount, or assignment, is permitted to receive up to 115 percent of the Medicare-approved amount (called the "limiting charge"). The difference between what the plan pays and the amount that provider is eligible to receive as the limiting charge may be billed to the member.
(This is referred to as balance billing.)

Out-of-Network Claim Processing: Example 1

Provider accepts the Medicare-approved amount. Member has not met their plan design's $250 calendar year deductible.

Out-of-Network provider's charge for eligible service	*$150*
Medicare-approved amount for this service	*$130*
Since the member has not met the $250 deductible, the member is responsible for paying the entire amount.	*$130*
Total amount the member pays to the provider	***$130***

Out-of-Network Claim Processing: Example 2

Provider accepts the Medicare-approved amount. Member has met his/her calendar year deductible.

Out-of-Network provider's charge for eligible service	*$150*
Medicare-approved amount for this service	*$130*
The Plan Pays 80%* of Medicare-Approved amount	*$104*
The member pays 20%* of Medicare-Approved amount	*$26*
Total amount the member pays to the provider	***$26***

Out-of-Network Claim Processing: Example 3

Provider does not accept Medicare assignment. Member has met his/her calendar year deductible.

Out-of-Network provider's charge for eligible service	*$150*
Medicare-approved amount for this service	*$130*
Limiting Charge Amount for Non-Accepting Provider	*$142.03*
The Plan Pays 80%* of Limiting Charge amount	*$113.62*
The member pays 20%* of Limiting Charge amount	*$28.41*
Total amount the member pays to the provider	***$28.41***

** Amounts a member or Freedom Blue PPO or Community Blue Medicare PPO pays may be more or less depending on the member's specific plan's out-of-network cost-sharing benefit design.*

Network Sharing Counties by State

The following 35 states and Puerto Rico include participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers only in the counties listed:

State	County
AL	AUTAUGA
AL	BALDWIN
AL	BARBOUR
AL	BIBB
AL	BLOUNT
AL	BULLOCK
AL	BUTLER
AL	CALHOUN
AL	CHAMBERS
AL	CHEROKEE
AL	CHILTON
AL	CHOCTAW
AL	CLARKE
AL	CLAY
AL	CLEBURNE
AL	COFFEE
AL	COLBERT
AL	CONECUH
AL	COOSA
AL	COVINGTON
AL	CRENSHAW
AL	CULLMAN
AL	DALE
AL	DALLAS
AL	DE KALB
AL	ELMORE
AL	ESCAMBIA
AL	ETOWAH
AL	FAYETTE
AL	FRANKLIN
AL	GENEVA
AL	GREENE
AL	HALE
AL	HENRY
AL	HOUSTON
AL	JACKSON
AL	JEFFERSON
AL	LAMAR
AL	LAUDERDALE
AL	LAWRENCE
AL	LEE
AL	LIMESTONE
AL	LOWNDES
AL	MACON
AL	MADISON
AL	MARENGO
AL	MARION
AL	MARSHALL
AL	MOBILE
AL	MONROE
AL	MONTGOMERY
AL	MORGAN
AL	PERRY
AL	PICKENS
AL	PIKE
AL	RANDOLPH
AL	RUSSELL
AL	SAINT CLAIR
AL	SHELBY
AL	SUMTER
AL	TALLADEGA
AL	TALLAPOOSA
AL	TUSCALOOSA
AL	WALKER
AL	WASHINGTON
AL	WILCOX
AL	WINSTON
AR	CRAIGHEAD
AR	CROSS
AR	GREENE
AR	LAWRENCE
AR	POINSETT
CA	APLINE
CA	AMADOR
CA	BUTTE
CA	CALAVERAS
CA	CALOUSA
CA	EL DORADO
CA	FRESNO
CA	GLENN
CA	INYO
CA	KERN
CA	KINGS
CA	LAKE
CA	LASSEN
CA	LOS ANGELES
CA	MADERA

State	County
CA	MARIN
CA	MARIPOSA
CA	MERCED
CA	MONO
CA	MONTEREY
CA	NAPA
CA	NEVADA
CA	ORANGE
CA	PLACER
CA	PLUMAS
CA	RIVERSIDE
CA	SACRAMENTO
CA	SAN BENITO
CA	SAN BERNARDINO
CA	SAN DIEGO
CA	SAN FRANCISCO
CA	SAN JOAQUIN
CA	SAN LUIS OBISPO
CA	SANTA CRUZ
CA	SHASTA
CA	SIERRA
CA	SISKIYOU
CA	SOLANO
CA	SONOMA
CA	STANISLAUS
CA	SUTTER
CA	TEHAMA
CA	TRINITY
CA	TULARE
CA	TUOLUMNE
CA	VENTURA
CA	YOLO
CA	YUBA
CO	ADAMS
CO	ARAPAHOE
CO	BOULDER
CO	BROOMFIELD
CO	CLEAR CREEK
CO	CROWLEY

State	County
CO	CUSTER
CO	DENVER
CO	DOUGLAS
CO	EL PASO
CO	ELBERT
CO	FREMONT
CO	GILPIN
CO	GRAND
CO	HUEFRANO
CO	JACKSON
CO	JEFFERSON
CO	LINCOLN
CO	PARK
CO	PUEBLO
CO	SUMMIT
CO	TELLER
CT	FAIRFIELD
CT	HARTFORD
CT	LITCHFIELD
CT	MIDDLESEX
CT	NEW HAVEN
CT	NEW LONDON
CT	TOLLAND
CT	WINDHAM
FL	ALACHUA
FL	BAY
FL	BRADFORD
FL	BROWARD
FL	CHARLOTTE
FL	CITRUS
FL	CLAY
FL	COLLIER
FL	COLUMBIA
FL	DESOTO
FL	DUVAL
FL	ESCAMBIA
FL	FLAGER
FL	FRANKLIN
FL	GULF

State	County
FL	HARDEE
FL	HENDRY
FL	HERNANDO
FL	HIGHLANDS
FL	HILLSBOROUGH
FL	INDIAN RIVER
FL	JACKSON
FL	LAKE
FL	LEE
FL	LEON
FL	LEVY
FL	MANATEE
FL	MARION
FL	MARTIN
FL	MIAMI-DADE
FL	OKALOOSA
FL	ORANGE
FL	OSCEOLA
FL	PALM BEACH
FL	PASCO
FL	PINELLAS
FL	POLK
FL	SAINT JOHNS
FL	SANTA ROSA
FL	SARASOTA
FL	SEMINOLE
FL	ST. LUCIE
FL	SUMTER
FL	SUWANNEE
FL	VOLUSIA
FL	WALTON
GA	APPLING
GA	ATKINSON
GA	BACON
GA	BAKER
GA	BALDWIN
GA	BANKS
GA	BARROW
GA	BARTOW

State	County
GA	BEN HILL
GA	BERRIEN
GA	BIBB
GA	BLECKLEY
GA	BRANTLEY
GA	BROOKS
GA	BRYAN
GA	BURKE
GA	BUTTS
GA	CALHOUN
GA	CANDLER
GA	CATOOSA
GA	CHATHAM
GA	CHATTAHOOCHEE
GA	CHATTOOGA
GA	CHEROKEE
GA	CLAYTON
GA	CLINCH
GA	COBB
GA	COFFEE
GA	COLQUITT
GA	COLUMBIA
GA	COOK
GA	CRAWFORD
GA	CRISP
GA	DADE
GA	DAWSON
GA	DEKALB
GA	DODGE
GA	DOOLY
GA	DOUGLAS
GA	ECHOLS
GA	EFFINGHAM
GA	**EMANUEL**
GA	EVANS
GA	FANNIN
GA	FAYETTE
GA	FORSYTH
GA	FULTON

State	County
GA	GILMER
GA	GLASCOCK
GA	GREENE
GA	GWINNETT
GA	HANCOCK
GA	HARALSON
GA	HARRIS
GA	HOUSTON
GA	IRWIN
GA	JASPER
GA	JEFF DAVIS
GA	JEFFERSON
GA	JENKINS
GA	JOHNSON
GA	JONES
GA	LAMAR
GA	LANIER
GA	LAURENS
GA	LEE
GA	LIBERTY
GA	LONG
GA	LUMPKIN
GA	MACON
GA	MADISON
GA	MARION
GA	MCDUFFIE
GA	MCINTOSH
GA	MERIWETHER
GA	MILLER
GA	MITCHELL
GA	MONROE
GA	MONTGOMERY
GA	MORGAN
GA	MURRAY
GA	MUSCOGEE
GA	NEWTON
GA	OCONEE
GA	OGLETHORPE
GA	PAULDING

State	County
GA	PEACH
GA	PICKENS
GA	PIERCE
GA	PIKE
GA	POLK
GA	PULASKI
GA	PUTNAM
GA	QUITMAN
GA	RANDOLPH
GA	RICHMOND
GA	ROCKDALE
GA	SCHLEY
GA	SPALDING
GA	STEWART
GA	SUMTER
GA	TALBOT
GA	TALIAFERRO
GA	TATTNALL
GA	TAYLOR
GA	TELFAIR
GA	TERRELL
GA	THOMAS
GA	TIFT
GA	TOOMBS
GA	TREUTLEN
GA	TURNER
GA	TWIGGS
GA	UNION
GA	UPSON
GA	WALTON
GA	WARE
GA	WARREN
GA	WASHINGTON
GA	WAYNE
GA	WEBSTER
GA	WHEELER
GA	WHITE
GA	WILCOX
GA	WILKES

State	County
GA	WILKINSON
HI	HAWAII
HI	HONOLULU
HI	KALAWAO
HI	KAUAI
HI	MAUI
ID	ADA
ID	BOISE
ID	BONNER
ID	BONNEVILLE
ID	BOUNDARY
ID	CANYON
ID	CASSIA
ID	CLARK
ID	ELMORE
ID	FREMONT
ID	GEM
ID	JEFFERSON
ID	KOOTENAI
ID	LATAH
ID	MADISON
ID	MINIDOKA
ID	NEZ PERCE
ID	OWYHEE
ID	PAYETTE
ID	POWER
ID	TWIN FALLS
IL	COOK
IL	DUPAGE
IL	KANE
IL	WILL
IN	ADAMS
IN	ALLEN
IN	BARTHOLOMEW
IN	BENTON
IN	BLACKFORD
IN	BOONE
IN	BROWN
IN	CARROLL

State	County
IN	CASS
IN	CLARK
IN	CLAY
IN	CLINTON
IN	CRAWFORD
IN	DAVIESS
IN	DE KALB
IN	DEARBORN
IN	DECATUR
IN	DELAWARE
IN	DUBOIS
IN	ELKHART
IN	FAYETTE
IN	FLOYD
IN	FOUNTAIN
IN	FRANKLIN
IN	FULTON
IN	GIBSON
IN	GRANT
IN	GREENE
IN	HAMILTON
IN	HANCOCK
IN	HARRISON
IN	HENDRICKS
IN	HENRY
IN	HOWARD
IN	HUNTINGTON
IN	JACKSON
IN	JASPER
IN	JAY
IN	JEFFERSON
IN	JENNINGS
IN	JOHNSON
IN	KNOX
IN	KOSCIUSKO
IN	LAPORTE
IN	LAGRANGE
IN	LAKE
IN	LAWRENCE

State	County
IN	MADISON
IN	MARION
IN	MARSHALL
IN	MARTIN
IN	MIAMI
IN	MONROE
IN	MONTGOMERY
IN	MORGAN
IN	NEWTON
IN	NOBLE
IN	OHIO
IN	ORANGE
IN	OWEN
IN	PARKE
IN	PERRY
IN	PIKE
IN	PORTER
IN	POSEY
IN	PULASKI
IN	PUTNAM
IN	RANDOLPH
IN	RIPLEY
IN	RUSH
IN	SCOTT
IN	SHELBY
IN	SPENCER
IN	ST JOSEPH
IN	STARKE
IN	STEUBEN
IN	SULLIVAN
IN	SWITZERLAND
IN	TIPPECANOE
IN	TIPTON
IN	UNION
IN	VANDERBURGH
IN	VERMILLION
IN	VIGO
IN	WABASH
IN	WARREN

State	County
IN	WARRICK
IN	WASHINGTON
IN	WAYNE
IN	WELLS
IN	WHITE
IN	WHITLEY
KY	ADAIR
KY	ALLEN
KY	ANDERSON
KY	BALLARD
KY	BARREN
KY	BATH
KY	BELL
KY	BOONE
KY	BOURBON
KY	BOYD
KY	BOYLE
KY	BRACKEN
KY	BREATHITT
KY	BRECKINRIDGE
KY	BULLITT
KY	BUTLER
KY	CALDWELL
KY	CALLOWAY
KY	CAMPBELL
KY	CARLISLE
KY	CARROLL
KY	CARTER
KY	CASEY
KY	CHRISTIAN
KY	CLARK
KY	CLAY
KY	CLINTON
KY	CRITTENDEN
KY	CUMBERLAND
KY	DAVIESS
KY	EDMONSON
KY	ELLIOTT
KY	ESTILL

State	County
KY	FAYETTE
KY	FLEMING
KY	FLOYD
KY	FRANKLIN
KY	FULTON
KY	GALLATIN
KY	GARRAD
KY	GRANT
KY	GRAVES
KY	GRAYSON
KY	GREEN
KY	GREENUP
KY	HANCOCK
KY	HARDIN
KY	HARLAN
KY	HARRISON
KY	HART
KY	HENDERSON
KY	HENRY
KY	HICKMAN
KY	HOPKINS
KY	JACKSON
KY	JEFFERSON
KY	JESSAMINE
KY	JOHNSON
KY	KENTON
KY	KNOTT
KY	KNOX
KY	LARUE
KY	LAUREL
KY	LAWRENCE
KY	LEE
KY	LESLIE
KY	LETCHER
KY	LEWIS
KY	LINCOLN
KY	LIVINGSTON
KY	LOGAN
KY	LYON

State	County
KY	MADISON
KY	MAGOFFIN
KY	MARION
KY	MARSHALL
KY	MARTIN
KY	MASON
KY	MCCRACKEN
KY	MCCREARY
KY	MCLEAN
KY	MEADE
KY	MENIFEE
KY	MERCER
KY	METCALFE
KY	MONROE
KY	MONTGOMERY
KY	MORGAN
KY	MUHLENBERG
KY	NELSON
KY	NICHOLAS
KY	OHIO
KY	OLDHAM
KY	OWEN
KY	OWSLEY
KY	PENDLETON
KY	PERRY
KY	PIKE
KY	POWELL
KY	PULASKI
KY	ROBERTSON
KY	ROCKCASTLE
KY	ROWAN
KY	RUSSELL
KY	SCOTT
KY	SHELBY
KY	SIMPSON
KY	SPENCER
KY	TAYLOR
KY	TODD
KY	TRIGG

State	County
KY	TRIMBLE
KY	UNION
KY	WARREN
KY	WASHINGTON
KY	WAYNE
KY	WEBSTER
KY	WHITLEY
KY	WOLFE
KY	WOODFORD
MA	BARNSTABLE
MA	BRISTOL
MA	ESSEX
MA	FRANKLIN
MA	HAMPDEN
MA	HAMPSHIRE
MA	MIDDLESEX
MA	NORFOLK
MA	PLYMOUTH
MA	SUFFOLK
MA	WORCESTER
ME	ANDROSCOGGIN
ME	AROOSTOOK
ME	CUMBERLAND
ME	FRANKLIN
ME	HANCOCK
ME	KENNEBEC
ME	KNOX
ME	LINCOLN
ME	OXFORD
ME	PENOBSCOT
ME	PISCATAQUIS
ME	SAGADAHOC
ME	SOMERSET
ME	WALDO
ME	WASHINGTON
ME	YORK
MI	ALCONA
MI	ALGER
MI	ALLEGAN

State	County
MI	ALPENA
MI	ANTRIM
MI	ARENAC
MI	BARAGA
MI	BARRY
MI	BAY
MI	BENZIE
MI	BERRIEN
MI	BRANCH
MI	CALHOUN
MI	CASS
MI	CHARLEVOUIX
MI	CHEBOYGAN
MI	CHIPPEWA
MI	CLARE
MI	CLINTON
MI	CRAWFORD
MI	DELTA
MI	DICKINSON
MI	EATON
MI	EMMETT
MI	GENESEE
MI	GLADWIN
MI	GOGEBIC
MI	GRAND TRAVERSE
MI	GRATIOT
MI	HILLSDALE
MI	HOUGHTON
MI	HURON
MI	INGHAM
MI	IONIA
MI	IOSCO
MI	IRON
MI	ISABELLA
MI	JACKSON
MI	KALAMAZOO
MI	KALKASKA
MI	KENT
MI	KEWEENAW

State	County
MI	LAKE
MI	LAPEER
MI	LEELANAU
MI	LENAWEE
MI	LIVINGSTON
MI	LUCE
MI	MACKINAC
MI	MACOMB
MI	MANISTEE
MI	MARQUETTE
MI	MASON
MI	MECOSTA
MI	MENOMINEE
MI	MIDLAND
MI	MISSAUKEE
MI	MONROE
MI	MONTCALM
MI	MONTMORENCY
MI	MUSKEGON
MI	NEWAYGO
MI	OAKLAND
MI	OCEANA
MI	OGEMAW
MI	ONTONAGON
MI	OSCEOLA
MI	OSCODA
MI	OTSEGO
MI	OTTAWA
MI	PRESQUE ISLE
MI	ROSCOMMON
MI	SAGINAW
MI	SAINT CLAIR
MI	SAINT JOSEPH
MI	SANILAC
MI	SCHOOLCRAFT
MI	SHIAWASSEE
MI	TUSCOLA
MI	VAN BUREN
MI	WASHTENAW

State	County
MI	WAYNE
MI	WEXFORD
MO	BARRY
MO	BARTON
MO	CEDAR
MO	CHRISTIAN
MO	DENT
MO	DOUGLAS
MO	FRANKLIN
MO	GASCONADE
MO	GREENE
MO	HICKORY
MO	IRON
MO	JASPER
MO	JEFFERSON
MO	LACLEDE
MO	LAWRENCE
MO	LINCOLN
MO	MADISON
MO	MARIES
MO	MCDONALD
MO	MONTGOMERY
MO	NEWTON
MO	OZARK
MO	PERRY
MO	PIKE
MO	POLK
MO	REYNOLDS
MO	SAINT CHARLES
MO	SAINT LOUIS
MO	SAINT LOUIS CITY
MO	SHANNON
MO	STONE
MO	TANEY
MO	VERNON
MO	WASHINGTON
MO	WARREN
MO	WEBSTER
MO	WRIGHT
MT	CASCADE
MT	FLATHEAD
MT	GALLATIN
MT	LAKE
MT	LEWIS AND CLARK
MT	LINCOLN
MT	MISSOULA
MT	POWELL
MT	RAVALLI
MT	YELLOWSTONE
NC	ALAMANCE
NC	ALEXANDER
NC	ALLEGHANY
NC	ANSON
NC	ASHE
NC	AVERY
NC	BEAUFORT
NC	BERTIE
NC	BLADEN
NC	BRUNSWICK
NC	BUNCOMBE
NC	CABARRUS
NC	CALDWELL
NC	CARTERET
NC	CASWELL
NC	CATAWBA
NC	CHATHAM
NC	CHOWAN
NC	CLEVELAND
NC	COLUMBUS
NC	CUMBERLAND
NC	DAVIDSON
NC	DAVIE
NC	DUPLIN
NC	DURHAM
NC	EDGECOMBE
NC	FORSYTH
NC	FRANKLIN
NC	GASTON
NC	GATES
NC	GRANVILLE
NC	GREENE
NC	GUILFORD
NC	HALIFAX
NC	HARNETT
NC	HAYWOOD
NC	HENDERSON
NC	HERTFORD
NC	HOKE
NC	HYDE
NC	IREDELL
NC	JOHNSTON
NC	JONES
NC	LEE
NC	LINCOLN
NC	MADISON
NC	MARTIN
NC	MCDOWELL
NC	MECKLENBURG
NC	MITCHELL
NC	MONTGOMERY
NC	NASH
NC	NEW HANOVER
NC	NORTHAMPTON
NC	ONSLOW
NC	ORANGE
NC	PAMLICO
NC	PENDER
NC	PERQUIMANS
NC	PERSON
NC	PITT
NC	POLK
NC	RANDOLPH
NC	RICHMOND
NC	ROBESON

State	County
NC	ROCKINGHAM
NC	ROWAN
NC	SAMPSON
NC	SCOTLAND
NC	STANLY
NC	STOKES
NC	SURRY
NC	TRANSYLVANIA
NC	TYRRELL
NC	UNION
NC	VANCE
NC	WAKE
NC	WARREN
NC	WASHINGTON
NC	WATAUGA
NC	WAYNE
NC	WILKES
NC	WILSON
NC	YADKIN
NC	YANCEY
NH	BELKNAP
NH	CARROLL
NH	CHESHIRE
NH	COOS
NH	GRAFTON
NH	HILLSBOROUGH
NH	MERRIMACK
NH	ROCKINGHAM
NH	STRAFFORD
NH	SULLIVAN
NJ	ATLANTIC
NJ	BERGEN
NJ	BURLINGTON
NJ	CAMDEN
NJ	CAPE MAY
NJ	CUMBERLAND
NJ	ESSEX
NJ	GLOUCESTER

State	County
NJ	HUDSON
NJ	HUNTERDON
NJ	MERCER
NJ	MIDDLESEX
NJ	MONMOUTH
NJ	MORRIS
NJ	OCEAN
NJ	PASSAIC
NJ	SALEM
NJ	SOMERSET
NJ	SUSSEX
NJ	UNION
NJ	WARREN
NM	BERNALILLO
NM	SAN MIGUEL
NM	SANDOVAL
NM	SANTA FE
NM	TORRANCE
NM	VALENCIA
NV	CARSON CITY
NV	CLARK
NV	CHURCHILL
NV	DOUGLAS
NV	MINERAL
NV	NYE
NV	STOREY
NV	WASHOE
NY	ALBANY
NY	ALLEGANY
NY	BRONX
NY	BROOME
NY	CATTARAUGUS
NY	CAYUGA
NY	CHAUTAUQUA
NY	CHEMUNG
NY	CHENANGO
NY	CLINTON
NY	CLINTON

State	County
NY	COLUMBIA
NY	CORTLAND
NY	DELAWARE
NY	DELAWARE
NY	DUTCHESS
NY	ERIE
NY	ESSEX
NY	ESSEX
NY	FRANKLIN
NY	FULTON
NY	FULTON
NY	GENESEE
NY	GREENE
NY	HAMILTON
NY	HERKIMER
NY	JEFFERSON
NY	KINGS
NY	LEWIS
NY	LIVINGSTON
NY	MADISON
NY	MONROE
NY	MONTGOMERY
NY	MONTGOMERY
NY	NASSAU
NY	NEW YORK
NY	NIAGARA
NY	ONEIDA
NY	ONONDAGA
NY	ONTARIO
NY	ORANGE
NY	ORLEANS
NY	OSWEGO
NY	OTSEGO
NY	PUTNAM
NY	QUEENS
NY	RENSSELAER
NY	RICHMOND
NY	ROCKLAND

State	County
NY	SAINT LAWRENCE
NY	SARATOGA
NY	SCHENECTADY
NY	SCHOHARIE
NY	SCHUYLER
NY	SENECA
NY	STEUBEN
NY	SUFFOLK
NY	SULLIVAN
NY	TIOGA
NY	TOMPKINS
NY	ULSTER
NY	WARREN
NY	WASHINGTON
NY	WAYNE
NY	WESTCHESTER
NY	WYOMING
NY	YATES
OH	ADAMS
OH	ALLEN
OH	ASHLAND
OH	AUGLAIZE
OH	BROWN
OH	BUTLER
OH	CARROLL
OH	CHAMPAIGN
OH	CLARK
OH	CLERMONT
OH	CLINTON
OH	COLUMBIANA
OH	COSHOCTON
OH	CRAWFORD
OH	CUYAHOGA
OH	DARKE
OH	DEFIANCE
OH	DELAWARE
OH	ERIE
OH	FAIRFIELD
OH	FAYETTE
OH	FRANKLIN
OH	FULTON
OH	GALLIA
OH	GEAUGA
OH	GREENE
OH	GUERNSEY
OH	HAMILTON
OH	HANCOCK
OH	HARDIN
OH	HARRISON
OH	HENRY
OH	HIGHLAND
OH	HOCKING
OH	HOLMES
OH	HURON
OH	JACKSON
OH	JEFFERSON
OH	KNOX
OH	LAKE
OH	LICKING
OH	LOGAN
OH	LORAIN
OH	LUCAS
OH	MADISON
OH	MAHONING
OH	MARION
OH	MEDINA
OH	MEIGS
OH	MERCER
OH	MIAMI
OH	MONROE
OH	MONTGOMERY
OH	MORGAN
OH	MORROW
OH	MUSKINGUM
OH	NOBLE
OH	OTTAWA
OH	PAULDING
OH	PERRY
OH	PICKAWAY
OH	PIKE
OH	PORTAGE
OH	PREBLE
OH	PUTNAM
OH	RICHLAND
OH	ROSS
OH	SANDUSKY
OH	SCIOTO
OH	SENECA
OH	SHELBY
OH	STARK
OH	SUMMIT
OH	TRUMBULL
OH	TUSCARAWAS
OH	UNION
OH	VAN WERT
OH	VINTON
OH	WARREN
OH	WASHINGTON
OH	WAYNE
OH	WILLIAMS
OH	WOOD
OH	WYANDOT
OK	CANADIAN
OK	CLEVELAND
OK	COMANCHE
OK	CREEK
OK	GARFIELD
OK	GRADY
OK	LINCOLN
OK	LOGAN
OK	MAYES
OK	MCCLAIN
OK	MUSKOGEE
OK	OKLAHOMA

State	County
OK	OKMULGEE
OK	PAYNE
OK	POTTAWATOMIE
OK	ROGERS
OK	TULSA
OR	BENTON
OR	CLACKAMAS
OR	COLUMBIA
OR	COOS
OR	CURRY
OR	DOUGLAS
OR	JACKSON
OR	JOSEPHINE
OR	LANE
OR	LINN
OR	MARION
OR	MULTNOMAH
OR	POLK
OR	WASHINGTON
OR	YAMHILL
PA	ADAMS
PA	ALLEGHENY
PA	ARMSTRONG
PA	BEAVER
PA	BEDFORD
PA	BERKS
PA	BLAIR
PA	BRADFORD
PA	BUCKS
PA	BUTLER
PA	CAMBRIA
PA	CAMERON
PA	CARBON
PA	CENTRE
PA	CHESTER
PA	CLARION
PA	CLEARFIELD
PA	CLINTON

State	County
PA	COLUMBIA
PA	CRAWFORD
PA	CUMBERLAND
PA	DAUPHIN
PA	DELAWARE
PA	ELK
PA	ERIE
PA	FAYETTE
PA	FOREST
PA	FRANKLIN
PA	FULTON
PA	GREENE
PA	HUNTINGDON
PA	INDIANA
PA	JEFFERSON
PA	JUNIATA
PA	LACKAWANNA
PA	LANCASTER
PA	LAWRENCE
PA	LEBANON
PA	LEHIGH
PA	LUZERNE
PA	LYCOMING
PA	MCKEAN
PA	MERCER
PA	MIFFLIN
PA	MONROE
PA	MONTGOMERY
PA	MONTOUR
PA	NORTHAMPTON
PA	NORTHUMBERLAND
PA	PERRY
PA	PHILADELPHIA
PA	PIKE
PA	POTTER
PA	SCHUYLKILL
PA	SNYDER
PA	SOMERSET

State	County
PA	SULLIVAN
PA	SUSQUEHANNA
PA	TIOGA
PA	UNION
PA	VENANGO
PA	WARREN
PA	WASHINGTON
PA	WAYNE
PA	WESTMORELAND
PA	WYOMING
PA	YORK
PR	ADJUNTAS
PR	AGUADA
PR	AGUADILLA
PR	AGUAS BUENAS
PR	AIBONITO
PR	ANASCO
PR	ARECIBO
PR	ARROYO
PR	BARCELONETA
PR	BARRANQUITAS
PR	BAYAMON
PR	CABO ROJO
PR	CAGUAS
PR	CAMUY
PR	CANOVANAS
PR	CAROLINA
PR	CATANO
PR	CAYEY
PR	CEIBA
PR	CIALES
PR	CIDRA
PR	COAMO
PR	COMERIO
PR	COROZAL
PR	CULEBRA
PR	DORADO
PR	FAJARDO

State	County
PR	FLORIDA
PR	GUANICA
PR	GUAYAMA
PR	GUAYANILLA
PR	GUAYNABO
PR	GURABO
PR	HATILLO
PR	HORMIGUEROS
PR	HUMACAO
PR	ISABELA
PR	JAYUYA
PR	JUANA DIAZ
PR	JUNCOS
PR	LAJAS
PR	LARES
PR	LAS MARIAS
PR	LAS PIEDRAS
PR	LOIZA
PR	LUQUILLO
PR	MANATI
PR	MARICAO
PR	MAUNABO
PR	MAYAGUEZ
PR	MOCA
PR	MOROVIS
PR	NAGUABO
PR	NARANJITO
PR	OROCOVIS
PR	PATILLAS
PR	PENUELAS
PR	PONCE
PR	QUEBRADILLAS
PR	RINCON
PR	RIO GRANDE
PR	SABANA GRANDE
PR	SALINAS
PR	SAN GERMAN
PR	SAN JUAN
PR	SAN LORENZO
PR	SAN SEBASTIAN
PR	SANTA ISABEL
PR	TOA ALTA
PR	TOA BAJA
PR	TRUJILLO ALTO
PR	UTUADO
PR	VEGA ALTA
PR	VEGA BAJA
PR	VIEQUES
PR	VILLALBA
PR	YABUCOA
PR	YAUCO
SC	AIKEN
SC	ANDERSON
SC	BEAUFORT
SC	BERKELEY
SC	CALHOUN
SC	CHARLESTON
SC	CHEROKEE
SC	DORCHESTER
SC	FAIRFIELD
SC	FLORENCE
SC	GEORGETOWN
SC	GREENVILLE
SC	HORRY
SC	KERSHAW
SC	LEXINGTON
SC	OCONEE
SC	ORANGEBURG
SC	PICKENS
SC	RICHLAND
SC	SALUDA
SC	SPARTANBURG
SC	SUMTER
SC	YORK
TN	ANDERSON
TN	BEDFORD
TN	BENTON
TN	BLEDSOE
TN	BLOUNT
TN	BRADLEY
TN	CAMPBELL
TN	CANNON
TN	CARROLL
TN	CARTER
TN	CHEATHAM
TN	CHESTER
TN	CLAIBORNE
TN	CLAY
TN	COCKE
TN	COFFEE
TN	CROCKETT
TN	CUMBERLAND
TN	DAVIDSON
TN	DECATUR
TN	DEKALB
TN	DICKSON
TN	DYER
TN	FAYETTE
TN	FENTRESS
TN	FRANKLIN
TN	GIBSON
TN	GILES
TN	GRAINGER
TN	GREENE
TN	GRUNDY
TN	HAMBLEN
TN	HAMILTON
TN	HANCOCK
TN	HARDEMAN
TN	HARDIN
TN	HAWKINS
TN	HAYWOOD
TN	HENDERSON
TN	HENRY
TN	HICKMAN
TN	HOUSTON
TN	HUMPRHEYS

State	County
TN	JACKSON
TN	JEFFERSON
TN	JOHNSON
TN	KNOX
TN	LAKE
TN	LAUDERDALE
TN	LAWRENCE
TN	LEWIS
TN	LINCOLN
TN	LOUDON
TN	MACON
TN	MADISON
TN	MARION
TN	MARSHALL
TN	MAURY
TN	MCMINN
TN	MCNAIRY
TN	MEIGS
TN	MONROE
TN	MONTGOMERY
TN	MOORE
TN	MORGAN
TN	OBION
TN	OVERTON
TN	PERRY
TN	PICKETT
TN	POLK
TN	PUTNAM
TN	RHEA
TN	ROANE
TN	ROBERTSON
TN	RUTHERFORD
TN	SCOTT
TN	SEQUATCHIE
TN	SEVIER
TN	SHELBY
TN	SMITH
TN	STEWART
TN	SULLIVAN
TN	SUMNER
TN	TIPTON
TN	TROUSDALE
TN	UNICOI
TN	UNION
TN	VAN BUREN
TN	WARREN
TN	WASHINGTON
TN	WAYNE
TN	WEAKLEY
TN	WHITE
TN	WILLIAMSON
TN	WILSON
TX	BASTROP
TX	BEXAR
TX	BURNET
TX	CALDWELL
TX	CHAMBERS
TX	COLLIN
TX	DALLAS
TX	DENTON
TX	FAYETTE
TX	FORT BEND
TX	HARDIN
TX	HARRIS
TX	HAYS
TX	JEFFERSON
TX	LEE
TX	LIBERTY
TX	MONTGOMERY
TX	TARRANT
TX	TRAVIS
TX	WILLIAMSON
UT	DAVIS
UT	SALT LAKE
UT	UTAH
UT	WEBER
VA	ACCOMACK
VA	ALBEMARLE
VA	ALEXANDRIA CITY
VA	AMELIA
VA	AMHERST
VA	APPOTOMAX
VA	ARLINGTON
VA	AUGUSTA
VA	BEDFORD
VA	BLAND
VA	BOTETOURT
VA	BRISTOL CITY
VA	BRUNSWICK
VA	BUCHANAN
VA	CAROLINE
VA	CHARLES CITY
VA	CHARLOTTE
VA	CHARLOTTESVILLE
VA	CHESAPEAKE CITY
VA	CHESTERFIELD
VA	CLARKE
VA	COLONIAL HEIGHTS CITY
VA	CRAIG
VA	CULPEPER
VA	DINWIDDIE
VA	EMPORIA
VA	ESSEX
VA	FAIRFAX
VA	FAIRFAX CITY
VA	FALLS CHURCH CITY
VA	FRANKLIN
VA	FAUQUIER
VA	FLOYD
VA	FLUVANNA
VA	GLOUCESTER
VA	GREENSVILLE
VA	HAMPTON CITY
VA	HENRICO
VA	HOPEWELL CITY
VA	ISLE OF WIGHT
VA	KING AND QUEEN

State	County
VA	KING GEORGE
VA	KING WILLIAM
VA	LANCASTER
VA	MATHEWS
VA	MECKLENBURG
VA	MIDDLESEX
VA	NEW KENT
VA	NEWPORT NEWS CITY
VA	NORFOLK CITY
VA	NORTHAMPTON
VA	NORTHUMBERLAND
VA	NOTTOWAY
VA	PETERSBURG CITY
VA	PORTSMOUTH CITY
VA	POQUOSON CITY
VA	PRINCE GEORGE
VA	RICHMOND
VA	RICHMOND CITY
VA	SOUTHAMPTON
VA	SPOTSYLVANIA
VA	STAFFORD
VA	SURRY
VA	SUSSEX
VA	VIRGINIA BEACH CITY
VA	WILLIAMSBURG CITY
VA	WISE
WA	YORK
WA	ASOTIN
WA	CLARK
WA	COLUMBIA
WA	COWLITZ
WA	ISLAND
WA	KING
WA	KITSAP
WA	LEWIS
WA	PIERCE
WA	SNOHOMISH
WA	THURSTON

State	County
WA	WAHKIAKUM
WA	WALLA WALLA
WA	ADAMS
WI	YAKIMA
WI	BROWN
WI	CALUMET
WI	CLARK
WI	COLUMBIA
WI	DODGE
WI	DOOR
WI	FLORENCE
WI	FOND DU LAC
WI	FOREST
WI	GREEN
WI	GREEN LAKE
WI	IRON
WI	IOWA
WI	JEFFERSON
WI	JUNEAU
WI	KENOSHA
WI	KEWAUNEE
WI	LAFAYETTE
WI	LANGLADE
WI	LINCOLN
WI	MANITOWOC
WI	MARATHON
WI	MARINETTE
WI	MARQUETTE
WI	MENOMINEE
WI	MILWAUKEE
WI	ONEIDA
WI	OCONTO
WI	OUTAGAMIE
WI	OZAUKEE
WI	PORTAGE
WI	PRICE
WI	RACINE
WI	ROCK

State	County
WI	SHAWANO
WI	SHEBOYGAN
WI	TAYLOR
WI	VILAS
WI	WALWORTH
WI	WASHINGTON
WI	WAUKESHA
WI	WAUPACA
WI	WAUSHARA
WI	WINNEBAGO
WI	WOOD
WV	BARBOUR
WV	BERKELEY
WV	BRAXTON
WV	BROOKE
WV	CABELL
WV	CALHOUN
WV	CLAY
WV	DODDRIDGE
WV	FAYETTE
WV	GILMER
WV	GRANT
WV	GREENBRIER
WV	HAMPSHIRE
WV	HANCOCK
WV	HARDY
WV	HARRISON
WV	JACKSON
WV	JEFFERSON
WV	KANAWHA
WV	LEWIS
WV	LINCOLN
WV	LOGAN
WV	MARION
WV	MARSHALL
WV	MASON
WV	MCDOWELL
WV	MERCER

State	County
WV	MINERAL
WV	MINGO
WV	MONONGALIA
WV	MONROE
WV	MORGAN
WV	NICHOLAS
WV	OHIO
WV	PENDLETON
WV	PLEASANTS
WV	POCAHONTAS
WV	PRESTON
WV	PUTNAM
WV	RALEIGH
WV	RANDOLPH
WV	RITCHIE
WV	SUMMERS
WV	TAYLOR
WV	TUCKER
WV	TYLER
WV	UPSHUR
WV	WETZEL
WV	WIRT
WV	WOOD
WV	WYOMING

Discrimination is Against the Law

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。

请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

Geb Acht: Wann du Deitsch schwetzscht, kannscht du en Dolmetscher griege, un iss die Hilf Koschdefrei. Kannscht du die Nummer an deinre ID Kard dahinner uffrufe (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ધ્યાન આપશોઃ જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આવેલા નંબર પર ફોન કરો (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATTENTION: Si c'est créole que vous connaissez, il y a un certain service de langues qui est gratis et disponible pour vous-même. Composez le numéro qui est au dos de votre carte d'identité. (TTY: 711).

ប្រការចង់ចាំ ៖ បើលោកអ្នកនិយាយ ភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដែលអាចផ្តល់ជូនលោកអ្នក ដោយឥតគិតថ្លៃ។ សូមទូរសព្ទទៅលេខដែលមាននៅលើខ្នងកាតសម្គាល់របស់របស់លោកអ្នក (TTY: 711)។

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

注：日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه : اگر شما به زبان **فارسی** صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

BAA ÁKONÍNÍZIN: Diné k'ehgo yáníłti'go, language assistance services, éí t'áá níík'eh, bee níká a'doowoł, éí bee ná'ahóót'i'. ID bee nééhózingo nanitinígíí bine'dęę' (TTY: 711) jį' hodíilnih.

Highmark Blue Shield, Highmark Senior Health Company and Highmark Senior Solutions Company are independent licensees of the Blue Cross and Blue Shield Association. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and/or copayments/co-insurance may change on January 1 of each year. The provider network may change at any time. You will receive notice when necessary.

Highmark Senior Health Company and Highmark Senior Solutions Company are PPO plans with a Medicare contract. Enrollment in Highmark Senior Health Company and Highmark Senior Solutions Company depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO members and/or Community Blue Medicare PPO members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Community Blue Medicare PPO is a plan with in and out-of-network coverage. Out-of-network hospitals and physicians are accessible at a higher, out-of-network copay. If you want in-network access to Highmark's full provider network, you may wish to consider our Freedom Blue PPO Medicare Advantage product.

09/17 CS208333

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