

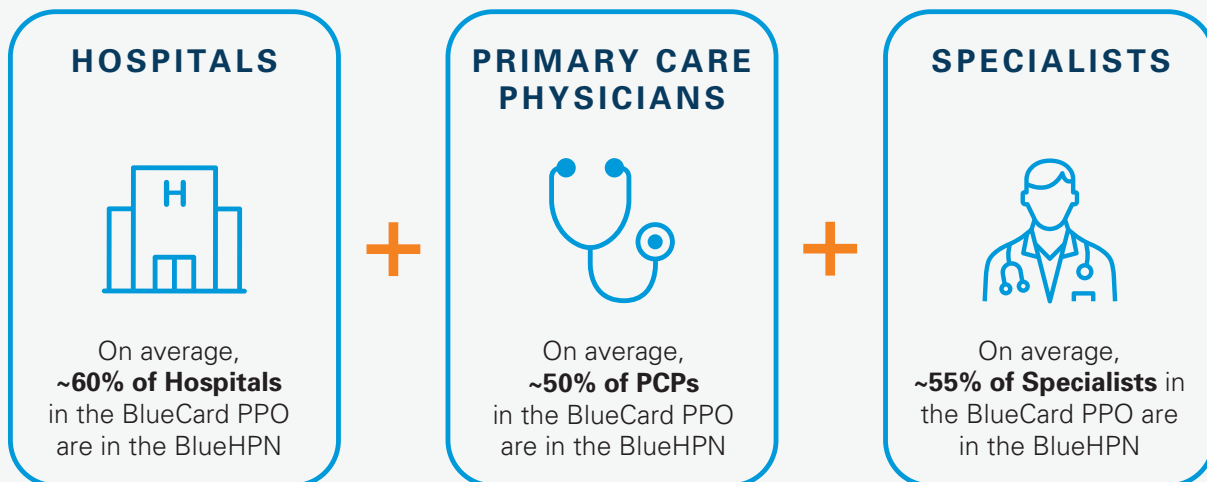
INTRODUCING A NEW OPTION: Blue High Performance NetworkSM (BlueHPNSM)

As a valued employee, you still have access to the same healthcare plans you are familiar with. Regardless of which plan you choose, you now also have two networks to choose from :

- Blue Cross Blue Shield PPO
- Blue High Performance Network EPO (a subset of the BCBS PPO network)

WHAT IS BlueHPN?

It's a collection of care providers who are dedicated to improving health outcomes, and committed to lowering costs. With BlueHPN, you'll have access to an **exclusive local and national network of doctors, hospitals and care facilities**, available in over 65 major metro areas. And you'll be able to see any BlueHPN doctor or specialist **without a referral**, as long as they're in the BlueHPN network.



To find out if your current providers are in BlueHPN, go to azblue.com/BlueHPN

COMPARE YOUR NETWORK OPTIONS:

	BlueHPN EPO Network	Blue Cross Blue Shield National PPO Network
Open Access (ability to self-refer to a specialist)	Yes	Yes
Out-of-Network Benefits	No	Yes
National Network	65 markets across the U.S.	Every U.S. zip code
Specialty Services	Yes	Yes
% of Hospitals	~60%	95%
% of PCPs	~50%	86%
Emergency Care Services	All	All
Urgent Care Services	All urgent care centers	Network providers
TeleHealth/Telemedicine	BlueCare Anywhere SM	BlueCare Anywhere SM

TWO WAYS TO SAVE!

Both your premium and out-of-pocket costs are lower with the BlueHPN network. Here's an example:

SHOULDER SURGERY WITH BCBS PPO network*

Billed Amount: \$27,000

Allowed Amount: \$17,010

Member Responsibility: \$3,802

BCBSAZ negotiates with network providers for covered services. In this example the allowed amount is reduced to \$17,010. Your responsibility is \$500 (Deductible) and \$3,332 (Coinsurance).

SHOULDER SURGERY WITH BlueHPN EPO network*

Billed Amount: \$27,000

Allowed Amount: \$15,309

Member Responsibility: \$3,461 (save \$341)

BlueHPN providers have agreed to reduce their allowed amount beyond the standard PPO network to \$15,309. Your responsibility is \$500 (Deductible) and \$2,962 (Coinsurance). You **save \$680** compared to the BCBS PPO network.

Is BlueHPN right for you? [Click here to learn more.](#)

*This example is for illustrative purposes and based a fully insured plan with \$500 deductible and coinsurance of 80%. Amounts shown are based on average amounts billed and allowed for shoulder surgery in Phoenix MSA. Actual discounts vary from provider to provider and services required can vary from patient to patient.