

NETWORKS

A network is a group of doctors, clinics, hospitals and other healthcare providers that have contracted with a health plan to provide your care at a lower cost. Check to see if your preferred providers are in network. Log in at bluecrossmn.com/BCA to search providers in your specific network. Not a member? Visit bluecrossmn.com/FindADoctor.

National and international networks

- **BlueCard® PPO** – Access to more than 2 million providers nationwide
- **Blue Cross Blue Shield Global® Core** – Access to coverage in 190 countries and territories worldwide

Aware® Network — The largest Blue Cross network featuring access to nearly every physician and hospital in Minnesota.

High Value Network — A network of providers throughout Minnesota. Some of the care systems included are HealthEast, Children's, Allina Health, CentraCare Health, M Health Fairview, Lakewood, Sanford Health, Gundersen Health, and Winona Health.

PREVENTIVE CARE

Most preventive visits are covered at

 **100%**

when you see a doctor in network

Check your benefit booklet on your member website.

Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association. Each healthcare provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services. Blue Cross Blue Shield Global Core is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

PHARMACY BENEFITS

Blue Cross works with Prime Therapeutics to provide you a pharmacy network (pharmacies that have an agreement with Blue Cross) and a formulary (drug list). Using your pharmacy network and formulary medications can help you save money.

To find an in-network retail pharmacy and check to see if a drug is covered, log in to your member website.

- **Pharmacy search:** *Your pharmacy network name is listed on your benefit chart.* If you go to an out-of-network pharmacy, you may pay the full cost of the prescription.
- **Medication search:** *The name of your formulary or medication list is listed on your benefit chart.* Medications not on your formulary may cost you more.

Log in to your member website to learn more about pharmacy benefits, including 90-day prescriptions, specialty pharmacies, retail and home delivery.

3 WAYS TO SAVE ON PRESCRIPTION MEDICATIONS

- Stay within your pharmacy network
- Choose drugs on your formulary
- Opt for generic medications

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services.

Each pharmacy is an independent company that provides pharmaceutical services.