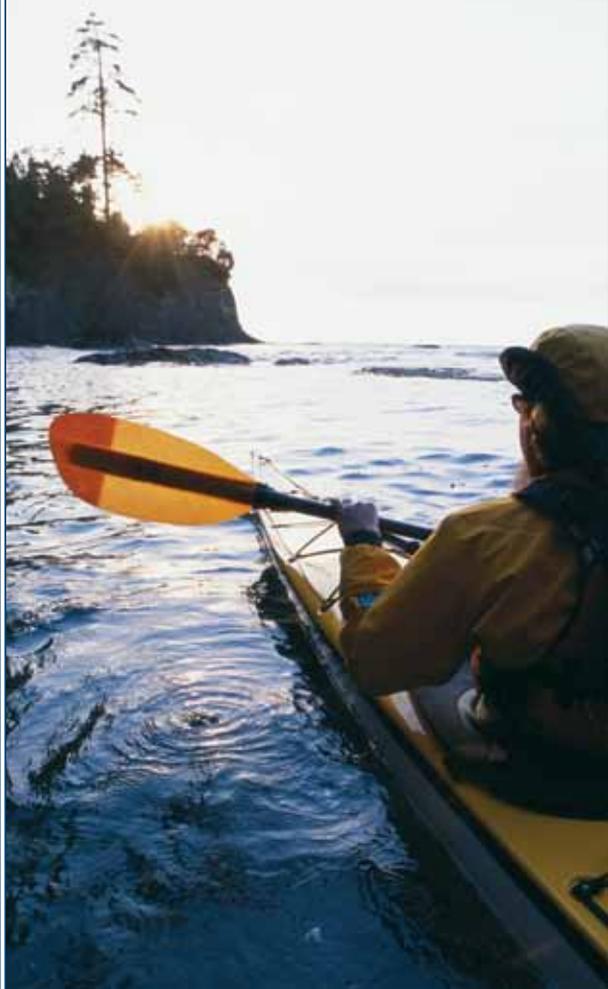


OUR PROVIDER NETWORK  
is one you can rely on.



one TO one

■

It's a ratio that most accurately represents our dedication to unparalleled customer service and to you, our number-one priority.

■



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Form No. 14-005 (02-12)



one TO one

PROVIDER NETWORK



You think about finding dependable healthcare when and where you need it.

■

WE THINK ABOUT PROVIDING YOU WITH AN EXTENSIVE NETWORK AND CONVENIENT CHOICES YOU CAN TRUST.

## STAYING CONNECTED

At Blue Cross of Idaho, our provider networks are systems of healthcare professionals that you can connect with when you need medical care. It is a group of physicians, hospitals and other providers that we have contracted with to deliver savings to our members.

## WELCOME TO YOUR BLUE CROSS OF IDAHO COMMUNITY

When you need healthcare, just choose a provider from our network. Healthcare providers and facilities throughout the state have agreed to offer covered services at or below the maximum we have agreed to pay, in exchange for being part of our provider network. Because providers charge Blue Cross of Idaho less for their services, our members pay less when using in-network providers. Additionally, your coinsurance amounts (the percentage of the cost you are responsible for after meeting your deductible) may be lower when you visit contracting providers. Considering that Blue Cross of Idaho's network is one of the most expansive available, chances are that your doctor is a contracting provider.



## WHAT HAPPENS IF I VENTURE OUTSIDE OF THE BLUE CROSS OF IDAHO NETWORK?

Covered services provided by a noncontracting provider are covered; however, not as much of the cost is paid by Blue Cross of Idaho. Your coinsurance can be higher for noncontracting providers—and often these providers are not required to meet our maximum allowances, resulting in you paying more.

Ultimately, choosing contracting providers from our network will cost you less. When you choose an in-network provider, you are responsible for paying the coinsurance and/or copayment specific to your plan. When choosing an out-of-network provider it is important to remember that you may be responsible for the difference between what Blue Cross of Idaho allows and what the out-of-network provider charges.

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## PROVIDING YOU WITH THE RIGHT CONNECTIONS

- Choosing in-network providers will cost you less
  - Blue Cross of Idaho has an extensive provider network
  - BlueCard® allows you access to a provider network almost anywhere you go
  - Covered services that you obtain out-of-network may be covered, but might end up costing you more
- 

## WHAT HAPPENS IF I TRAVEL BEYOND MY LOCAL NETWORK?

At Blue Cross of Idaho, we understand the importance of providing you with as many options as possible. The BlueCard® program is a national program that enables you to obtain covered health care services while traveling or living in another Blue Cross/Blue Shield plan's area. You can take your health care benefits with you across the country and even around the world. The BlueCard program gives you access to doctors and hospitals almost everywhere by linking participating providers across the country through a single network. You will get the most out of your plan and save money by choosing in-network providers.

Thank you for being a part of the Blue Cross of Idaho network. If you have questions and are an existing Blue Cross of Idaho member, call the Customer Service number on the back of your member identification card. To learn more about our array of programs and services, please visit us online at [bcidaho.com](http://bcidaho.com) or call (888) GO-CROSS.

