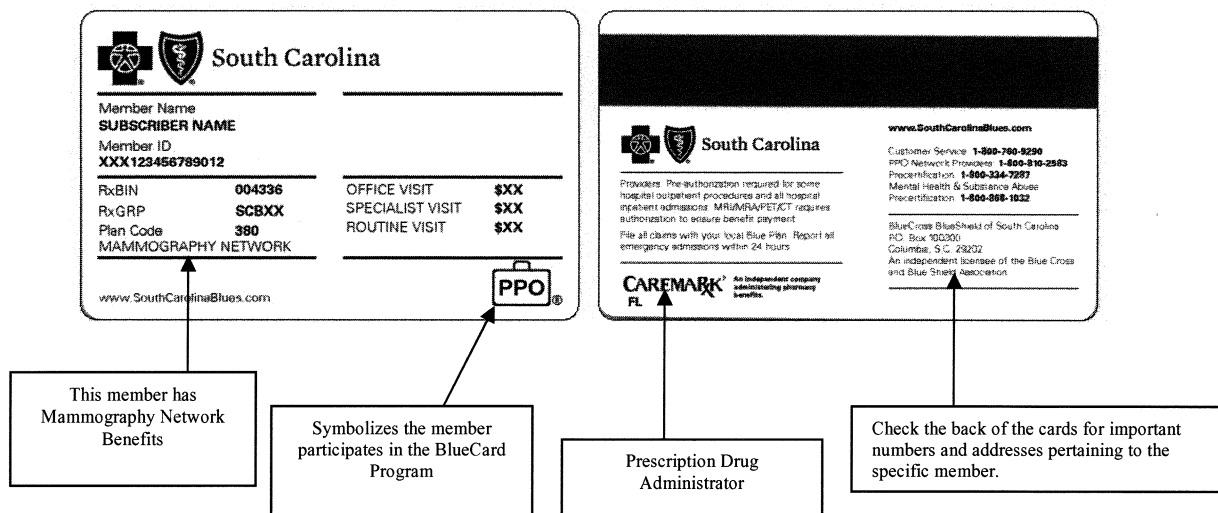


Sample PPO Card



Point of Service

Point of Service (POS) is a product using the Preferred Blue[®] network. POS members choose a primary care physician (PCP) who determines the necessity of referrals to other providers. If the member is referred to a provider who does not participate in Preferred Blue[®], the PCP must contact BlueCross for authorization. A PCP is a Preferred Provider whose specialty is General Practice, Family Practice, Internal Medicine, Pediatrics, or Obstetrics and Gynecology.

POS provides maximum benefits for services provided by the PCP, another Preferred Provider with referral from the PCP, or any other provider referred by the PCP and approved by BlueCross. There are usually co-payments for office visits to the PCP. When the PCP refers the member to a Preferred Blue[®] specialist, Blue Cross pays benefits at a higher level than if the member “self-refers” to a specialist. Covered expenses and exclusions do not change, only the level of reimbursement.

A “Point of Service” group will have the POS indicator below the Preferred Blue[®] logo on the member’s identification card.

PPO Mental Health Benefits

Contact information for pre-authorization and claim status for mental health and substance abuse services is available on the back of all ID cards. Some Preferred Blue[®] policies have mental health benefits through alternative arrangements. Therefore, it is important that you review the card to determine whom to contact for pre-authorization. Most PPO plans have coverage through Companion Benefit Alternatives (CBA), which is a subsidiary of BlueCross.

Preferred Blue[®] Prescription Drug Plan

BlueCross’ Preferred Blue[®] members with drug coverage through Caremark have a three-tier plan with either a drug card and/or mail service benefits. You may download the Preferred Drug List from BlueCross’ Web site. It includes over 300 preferred brand name drugs and more than 300 generic drugs.