

# Healthy Benefits PPO



## Flexible. Easy to use. No referrals.

### Providing Access and Freedom to Choose

Healthy Benefits PPO plans empower you with choice and the freedom that comes with the card most accepted by doctors and specialists.

- Flexibility to visit doctors and hospitals of your choice
- Access to care outside our service area with BlueCard®
- Lower out-of-pocket costs when you visit in-network physicians, specialists, and hospitals
- Participating providers file claims on your behalf
- Access to programs and tools to help you live healthy

### More Than Health Insurance

It all starts at [capbluecross.com](http://capbluecross.com). Set up your secure member page to manage your plan and access these convenient tools and resources.

**Search & Save Center** — Find network doctors and hospitals, compare costs, and start saving

**Live Healthy** — Access online tools and wellness programs to help you be your healthy best

**Ways to Save® Alerts\*** — Receive monthly emails or text messages on ways to save time and money on common treatments and health care expenses

**Mobile App** — Manage your health and benefits on the go when you download the Capital BlueCross app

**Capital BLUE** 

## Important Definitions

**Deductible** — The amount you pay for health care services (such as a visit to the doctor) before your plan starts to pay.

**Coinsurance** — The percentage of health care costs you pay after the deductible has been met.

**Cost-Sharing** — The amount of money you pay toward the cost of your medical services. Your contribution typically includes deductible, coinsurance, and copayments.

**Out-of-Pocket Maximum** — The maximum amount that you or your family pay during a benefit period. Please refer to your Certificate of Coverage for specific details about your out-of-pocket maximum.

**Participating Provider** — A doctor, hospital, or other health care facility or professional who is properly licensed and has a contract with Capital BlueCross to provide benefits under your coverage.

## More For You at Capital Blue

Try an exercise class, enjoy a healthy snack, and consult with a fitness trainer or nutritionist—all under one roof. Visit [CapitalBlueStore.com](http://CapitalBlueStore.com) for locations, hours, and class and event schedules.



## Your ID Card is the Key to Accessing Your Benefits

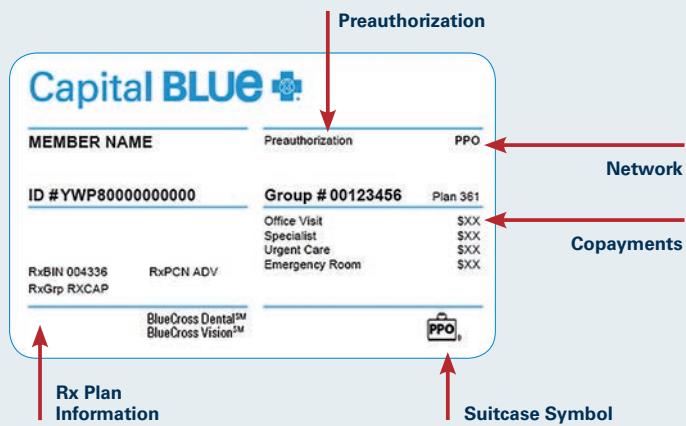
**Preauthorization:** Advance approval for a hospital stay or medical procedure ensures you receive medically appropriate treatment. Certain medical and therapy services, and all nonemergency inpatient hospital admissions, require preauthorization.

**Network:** Indicates your plan type. Use the PPO network to find eligible network doctors and other providers on the Search & Save Center at [capbluecross.com](http://capbluecross.com).

**Copayments:** Fixed amounts you pay to the doctor at the time of a health care service.

**Suitcase:** Symbol indicates that your coverage includes BlueCard® and BlueCard Worldwide,® which provides you access to doctors and hospitals across the country and around the world.

Your Certificate of Coverage includes more details.



# Capital BLUE



[capbluecross.com](http://capbluecross.com) | [capitalbluestore.com](http://capitalbluestore.com)

\*If you have employer-sponsored coverage, check with your employer about availability of Ways to Save® Alerts.

Ways to Save® is a trademark of Change Healthcare Corporation. On behalf of Capital BlueCross, Change Healthcare Corporation provides health information content and member platform tools. Change Healthcare Corporation is an independent company.

Capital Blue is brought to you by Capital BlueCross.

BlueCard® and BlueCard Worldwide® are trademarks of the BlueCross BlueShield Association.

This information is not a complete summary of benefits. Products issued by Capital BlueCross and its family of companies include some benefits that require preauthorization. These products may also include prescription drug coverage and case management programs. We maintain a notice of privacy practices about the collection, use, and disclosure of your protected health information and your individual privacy rights. Complete details about all of these terms, including benefit and network restrictions, can be found at [capbluecross.com](http://capbluecross.com) or you may request a printed copy by calling Customer Service.

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