

Blue High Performance Network<sup>SM</sup> (BlueHPN<sup>SM</sup>) was specifically designed to provide you with higher-quality, affordable care. Within the Taylor benefit programs, BlueHPN is referred to as the Minnesota Twin Cities Limited Network Plan - enrolled members have a limited network of providers.

Carefully selected health care providers have been rated and chosen based on national quality measurements. With BlueHPN, you can easily find a full range of in-network doctors, specialists and hospitals who are committed to keeping you healthy.

See the 2023 Taylor Benefits Guide for more information.

## UNDERSTAND YOUR OPTIONS

Use the following chart to compare your plan options.

	Taylor PPO Plus, PPO, HSA Plus and HSA Plans (BlueCard <sup>®</sup> PPO)	Taylor Plans under the Minnesota Twin Cities Limited Network (BlueHPN) options
<b>What does in-network coverage look like?</b>	Access to more than 1.7 million doctors and hospitals across the country — our largest network of doctors and hospitals.	Access to a full range of carefully selected BlueHPN doctors, specialists and hospitals in more than 65 major U.S. cities.
<b>Is there out-of-network coverage?</b>	Yes, but you will pay more if you visit an out-of-network doctor, specialist or hospital.	No. There is no out-of-network coverage, except for emergency situations. This means you will be financially responsible for out-of-network charges if you visit a non-BlueHPN doctor, specialist and/or hospital.
<b>Which doctors, specialists and hospitals will you be able to access?</b>	Access to a full range of high-quality doctors, specialists and hospitals.	Access to a range of in-network doctors, specialists and hospitals that have been carefully selected and are committed to providing quality care, while potentially lowering how much you pay for health care.
<b>Is a referral needed to see a specialist or to be admitted to a hospital?</b>	No. You may choose any specialist without a referral and any hospital/facility for admission (both in- and out-of-network).	No. You may choose any in-network BlueHPN specialist without a referral and any in-network hospital/facility for admission.
<b>Can you keep your current doctor?</b>	Yes. However, you may have to pay a higher cost if the doctor is out of network.	Maybe. You may keep your doctor, specialist and/or hospital if they are in BlueHPN. If they are not in BlueHPN, you may consider switching to an in-network doctor, to potentially save money. If you go to a doctor that is not in BlueHPN, you will be financially responsible for the medical charges.

Each health care provider is an independent contractor and is not our agent. It is up to the member to confirm provider participation in their network prior to receiving services. Not all products are available in all markets. Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association.

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## IS THE LIMITED NETWORK RIGHT FOR YOU?

Use the following steps to help decide if the Limited Network (BlueHPN) is right for you and your family.

### Step 1: Check to see if your doctors are in BlueHPN

**IMPORTANT:** There is no out-of-network coverage except for emergency situations, so it's important to make sure that all the doctors, specialists you see *and* the facility where you will receive care are in BlueHPN or you may be financially responsible for out-of-network charges.

1. Visit [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor)
2. In the upper right-hand corner choose "Blue High Performance Network"
3. Enter the city or ZIP code
4. Enter the provider's name in the search field
5. Enter the name of the facility (place) and city or ZIP code

If you have family members on your plan in other cities, perform the same search to make sure they live in a city that offers BlueHPN and their health care providers and facilities are in-network.

If you're willing to switch to a participating BlueHPN health care provider, browse by category to find providers near you.

### Step 2: Consider care when traveling

Emergency care is available in all areas, however there is no out-of-network coverage for non-emergency care. If you or your family members travel frequently, or often need medical care for an ongoing condition, search by city or ZIP code at [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor) to see if an HPN provider is available in specific cities.

### Step 3: Confirm your selection

Consider BlueHPN if:

- Everyone covered on your plan lives in a metropolitan area that offers BlueHPN
- Your preferred doctors, specialists and hospitals are in BlueHPN
- You are willing to switch to a participating BlueHPN provider
- The cities you travel to most frequently have BlueHPN doctors, specialists and hospitals available

## QUESTIONS?

Call the number listed on the back of your member ID card.

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