Blue Advantage SM

Whether you're choosing a new primary care physician (PCP) or need to locate a specialist or other health care professional, you want a provider that fits your needs. This directory can help. It lists the doctors, specialists, hospitals and other professionals that participate in the Blue Advantage SM network. Network is offered by Blue Cross and Blue Shield of Texas (BCBSTX or HMO). It also includes information to help you manage your health care and use your benefits wisely.

You can also go online to Provider Finder[®], BCBSTX's on-line provider directory, at www.bcbstx.com for the most up-to-date list of Blue Advantage contracted network doctors and hospitals.

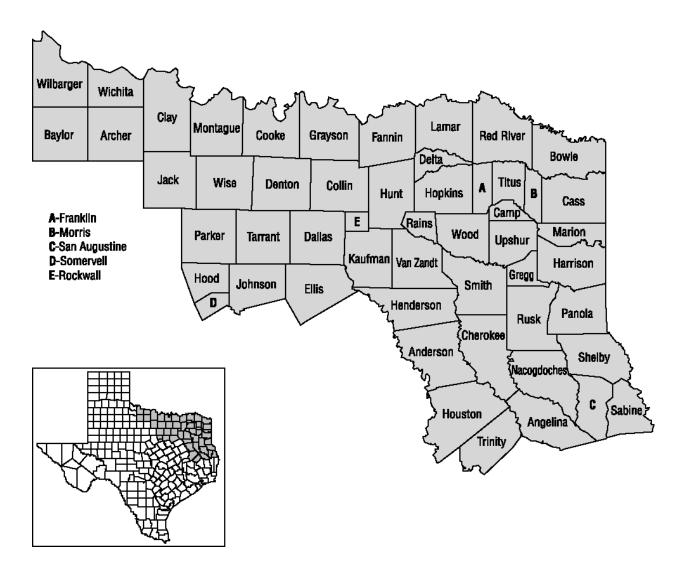
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*Please Note: The following specialties are now located in the Specialists section: Audiologists, Occupational Therapy, Physical Therapy, and Speech/Language Pathology.

Service Area Map

The Blue Advantage service area includes all counties in Texas. You have access to providers in all counties within the Blue Advantage HMO service area.

This directory contains Blue Advantage providers located in the Northeast territory, as shown in the map below. For Blue Advantage providers in other territories, check Provider Finder at www.bcbstx.com or call Customer Service if you are an individual member call 1-888-697-0683, (Monday through Friday from 8am-6pm CST) or if you receive your health care coverage through your employer, call 1-877-299-2377 (Monday through Friday from 8am-8pm CST).



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As an HMO member, your first step is to select a PCP. Your PCP is important because he or she will provide or coordinate your health care.

You can use this directory to select your PCP, or you can go online to Provider Finder at www.bcbstx.com. To select or change your PCP using this directory:

- 1. Use the "Primary Care Physicians" section to locate PCPs by city and specialty, or use the index to search alphabetically by name. You may choose a different PCP—a pediatrician, internist or family practitioner—for each covered family member, or you may select the same one for the entire family. In addition to selecting a PCP, a woman may also select an obstetrician or gynecologist to provide both gynecological and obstetrical care. However, a woman may choose to receive gynecology and/or obstetrical care from their PCP, provided the PCP is qualified to provide gynecological and/or obstetrical services. Additionally, women can obtain services without PCP referral from a network obstetrician or gynecologist for health care services within the scope of the professional specialty practice of a properly credentialed obstetrician or gynecologist.
- 2. Call the PCP's office to confirm that they are accepting new patients.
- 3. Make note of the PCP number that's shown in the doctor's listing—you'll need it when you enroll or change your PCP.
- 4. To select a PCP for the first time, just follow your enrollment instructions. To change your PCP, download an application change form from the Internet at www.bcbstx.com, or call Customer Service if you are an individual member call 1-888-697-0683, (Monday through Friday from 8am-6pm CST) or if you receive your health care coverage through your employer, call 1-877-299-2377 (Monday through Friday from 8am-8pm CST).Your change will be effective on the first day of the month after your request is received.

IF YOU'RE CONSIDERING BLUE ADVANTAGE SM

If you're thinking about enrolling in a Blue Advantage SM plan, read the next few pages to discover the ease and convenience of the plan. Then, review the provider listings to locate network doctors and other providers in your area

MORE INFORMATION IS JUST A CLICK AWAY

We continue to update the Blue Advantage SM provider directory as changes occur. New doctors and providers contract with the network, others may change their office addresses and some leave the network. For the most up-to-date information, check Provider Finder at www.bcbstx.com. You can find board certification, hospital affiliations and whether or not a provider is accepting new patients. In addition, you can find maps for PCPs, specialists and hospitals to help you locate them.

If you're a member and you'd rather speak with someone, call Customer Service if you are an individual member at 1-888-697-0683,(Monday through Friday from 8am-6pm CST) and if you receive your health care coverage through your employer, please call 1-877-299-2377 (Monday through Friday from 8am-8pm CST).

Getting Health Care When You Need It

Before you get sick, it's a good idea to make an appointment with your PCP and to establish a doctor-patient relationship. By doing so, your PCP can get to know you and your medical history.

When you need care, just follow these steps:

- 1. Call your PCP's office to make an appointment. Your appointment time may depend on several factors, including the nature of your visit.
- 2. If it's your first visit, get to your appointment early to complete any required information.
- 3. Pay the applicable copayment and any applicable coinsurance or deductible at the time of your visit. The copayment, coinsurance or deductible amount is determined by your plan. This will be your only out-of-pocket expense for the visit. However, if you receive a bill for any covered services from any physician or provider, please contact Customer Service if you are an individual member call 1-888-697-0683, (Monday through Friday from 8am-6pm CST) or if you receive your health care coverage through your employer, call 1-877-299-2377 (Monday through Friday from 8am-8pm CST).
- 4. If your PCP determines that specialty care is necessary, he or she will coordinate the referral process.

Hospital-Based Physicians

Hospital admissions may include services rendered by an anesthesiologist, pathologist, radiologist, emergency medicine physician or neonatologist. Blue Cross and Blue Shield of Texas makes every effort to contract with hospital -based physicians that routinely provide services at Blue Advantage network facilities.

The information provided is being made available to assist you in deciding which facility has contracted hospital-based physicians in an effort to minimize any out-of-pocket expenses you may incur. Your out-of-pocket expenses will be greater if you utilize anesthesiologists, pathologists, radiologists, emergency medicine physicians and /or neonatologists that do not participate in the Blue Advantage network.

To confirm the hospital you may choose includes anesthesiologists, pathologists, radiologists, emergency medicine physicians and neonatologists that participate in the Blue Advantage network, refer to the Hospital-Based Physicians section of this directory.

What to do in an Emergency

Remember: If an emergency occurs, call 911 or your local ambulance, or go to the nearest emergency care facility. Emergency care means health care services provided in a hospital emergency facility (emergency room), freestanding emergency medical care facility or comparable emergency facility to evaluate and stabilize medical conditions of a recent onset and severity, including, but not limited to, severe pain that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, sickness, or injury is of such a nature that failure to get immediate care could result in:

- · Placing the patient's health in serious jeopardy
- Serious impairment of bodily functions
- Serious dysfunction of any bodily organ or part
- Serious disfigurement
- In the case of a pregnant woman, serious jeopardy to the health of the fetus

Call your PCP or HMO within 48 hours of the emergency treatment or when admitted to the hospital from the emergency room. For behavioral health emergency care, call 1-800-729-2422.

Please note: Emergency room services that are part of the initial medical screening exam or that are necessary to stabilize the emergency condition are covered benefits. Additional services provided after the emergency condition has been stabilized that are not preapproved by your PCP or authorized by HMO may not be covered benefits.

Specialty Care

You must have a PCP referral to receive covered care from the hospitals, specialists and other providers listed in this directory. There are some exceptions where you may self-refer to the appropriate specialist or provider, including:

- Emergencies (see "What To Do In An Emergency")
- OB/GYN services (Your selected network OB/GYN may refer you to other participating specialists for OB/GYN related services)
- Mental health/chemical dependency services
- Annual diabetic retinal eye exams

Behavioral Health Care

Preauthorization must be obtained by telephone prior to the delivery of all behavioral health care, including chemical dependency, by calling toll-free 1-800-729-2422. This includes office-based services and facility-based inpatient or outpatient care. The call can be made by the member, by the member's primary care physician or by a specialist. A referral from your PCP is not necessary. Care Management staff are available by telephone to arrange for emergency services and to preauthorize inpatient hospital treatment, 24 hours a day, 7 days a week.

Utilization review of behavioral health services is provided by Magellan Behavioral Health.

Laboratory Services

Quest Diagnostics (Quest) is the PREFERRED STATEWIDE provider of outpatient clinical reference laboratory services for Blue Advantage HMO.

Pediatric Vision Care

Pediatric Vision Care is part of your Blue Advantage health care plan for children under age 19. You can call Davis Vision at 1-800-278-7916 for assistance in selecting a participating provider.

A referral from your PCP is not required for Pediatric Vision Care.

A referral from your PCP is required-for medically related eye care for children and adults provided by a participating ophthalmologist or by a therapeutic optometrist.

Essential Community Providers

There are various types of essential community providers (ECPs) that participate in the Blue Advantage Network. Many ECPs are providers that have received government support to provide health care to many local communities. The ECPs identified in this directory include federally qualified health centers, specific types of hospitals, family planning providers, and various other ECP types.

Vision Care

Blue Advantage members will receive eye screenings which may be performed in your PCP's office. For health plans requiring a referral, eye screenings, medically related eye care provided by an ophthalmologist or by a therapeutic optometrist, you must be referred by your PCP. You can call Davis Vision at 1-800-501-1459 for assistance in selecting a participating provider or go to the Blue Cross and Blue Shield of Texas website at WWW.BCBSTX.COM.

Pharmacy

If you have the Blue Advantage Prescription Drug Program as an additional benefit of your health care plan, always have covered prescriptions filled by one of the participating pharmacies. If you need assistance in selecting a participating pharmacy, you can call the number on the back of your Member ID card or go to the Blue Cross and Blue Shield of Texas website at WWW.BCBSTX.COM. In most instances, prescriptions must be written by contracted providers to be covered.

INDEPENDENT CONTRACTORS

The contracted health care practitioners and providers listed in this directory are independent contractors. They are not employees or agents of BCBSTX. BCBSTX enters into contracts under which these providers agree to provide certain covered health care services to Blue Advantage members. In making decisions about member care and in providing or recommending health care services to members, these providers use their own independent professional judgment, for which they are solely responsible.

Helping You Stay Healthy and Control Costs

Your Blue Advantage plan encourages preventive care that can help you identify health problems at an early stage. Your preventive care benefits include coverage for services such as physical assessments, well-woman exams and immunizations. If you aren't sure of the preventive services that are right for you, talk to your PCP.

Your Blue Advantage plan also offers a variety of information and innovative tools at www.bcbstx.com to help you manage your health and control costs.

And there's more...

• *Quality Improvement Program:* Your Blue Advantage plan also offers a variety of programs and services that help members with chronic illness, preventive and women's health and behavioral health. Program initiatives include satisfaction surveys and birthday cards mailed to members in targeted age ranges as a reminder to obtain preventive services such as immunizations and mammography. Your HMO monitors the types of services received by members and evaluates member satisfaction with these services.