Welcome to Blue EssentialsSM

Blue Cross and Blue Shield of Texas (BCBSTX) offers an HMO plan designed to give you access to a statewide network of contracting practitioners and hospitals in all 254 Texas counties. With **Blue Essentials**, members select a Primary Care Provider (PCP) to partner with, help coordinate care and make referrals to specialist and other **Blue Essentials** providers when needed. Members are covered for emergency services even when out-of-network or out-of-state, through the BlueCard® Program. Like other BCBSTX network products, support and guidance tools are available to help our members make informed decisions and maximize their benefits.

You can also use "Find a Doctor or Hospital", available at www.bcbstx.com, for the most up-todate list of **Blue Essentials** independently contracted network doctors, hospitals and other health care providers.

Just visit www.bcbstx.com and follow these steps:

- Select "Find a Doctor or Hospital".
- Under the Guest search section, refer to the Step-by- Step PDF.

or

- Use Member Login, once registered all you need are your group and identification numbers, found on your BCBSTX member ID card.
 - Select "Doctors & Hospitals"
 - You can browse by category or search by Name or Specialty

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.

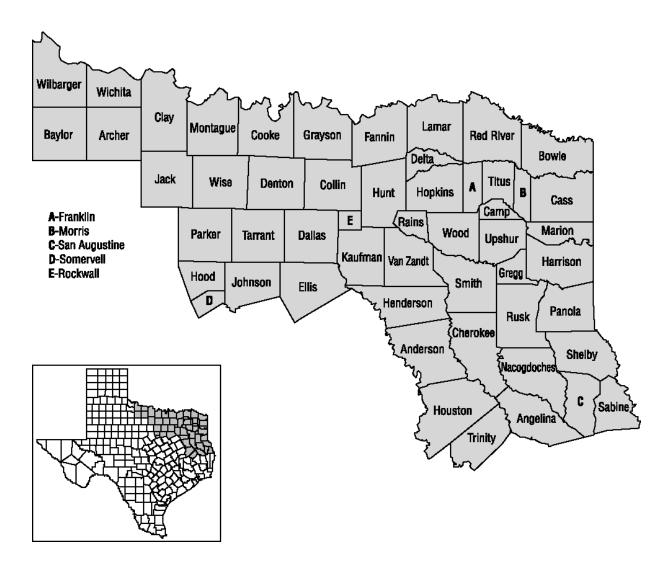
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^{**}Please Note: The following specialties are located in the Specialists section: Audiologists, Occupational Therapy, Physical Therapy & Speech/Language Pathology.

Service Area Map

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

This directory contains **Blue Essentials** providers located in the **Northeast** territory, as shown in the map below. For **Blue Essentials** providers in other territories, check "Find a Doctor or Hospital" at www.bcbstx.com or call Customer Service at 1-877-299-2377 (Monday through Friday 8am-8pm CST).



Using This Directory to Select aPCP

Primary Care Provider

Primary Care Provider (PCP) means the Participating Practitioner, Physician Assistant (PA) or Advanced Practice Registered Nurse (APN) who primarily provides your health care. PCP specialties include family practice, general practice, internal medicine, obstetrics & gynecology and pediatrics.

As a **Blue Essentials** member, you should first select a PCP who participates in the **Blue Essentials** network. Your PCP is important because he or she provides or coordinates your health care. The PCP oversees your routine care and refers you to a specialist if necessary. Members must live or work in the network coverage area to enroll in this plan.

Blue Essentials offers members access to a select set of hospitals and doctors in the county coverage area above.

This directory can be used to select a PCP by following these steps:

- Use the "Primary Care Providers" section to locate PCPs by city and specialty or use the index to search alphabetically by name. You may choose a different PCP for each covered family member, or you may select the same one for the entire family.
 Important note: 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.
- Call the PCP's office to confirm that they are accepting new patients.
- 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.
- To select a PCP for the first time, just follow your enrollment instructions. To change your PCP, log into your Blue Access for MembersSM (BAMSM) account, go to my coverage and update the PCP box or call Customer Service at **1-877-299-2377** (Monday through Friday from 8 a.m.- 8 p.m. CST). Your change will be effective on the first day of the month after your request is received.

or

- Visit www.bcbstx.com, select "Find a Doctor or Hospital". Use Member Login, once registered — all you need are your group and identification numbers, found on your BCBSTX member ID card.
 - Select "Doctors & Hospitals"
 - You can browse by category or search by Name or Specialty

If you need help finding a network provider or have questions about benefits, call the toll-free number on the back of your ID card.

MORE INFORMATION IS JUST A CLICK AWAY

We continue to update the **Blue Essentials** provider directory as changes occur. New doctors and providers contract to be in the network, others may change their office address(es) and some leave the network.

Providers Joining the Network or Location

The dates located under the provider's information indicate that the provider will be joining the network and/or location soon. Services provided may not be covered until the provider is active in the network.

Providers Leaving the Network or Location

The dates located under the provider's information indicate that the provider will be leaving the network and/or location soon. Services provided after departure will be out-of-network

For the most up-to-date information, check Provider Finder® at www.bcbstx.com

- Find the doctor's, hospital's or other health care provider's address and phone number
- Send the information directly to your phone.
- See if the provider is accepting new patients
- Review the profile:
 - Highlights
 - Specialties and Expertise
 - Ratings and Reviews
 - Affiliations
 - Awards and Recognitions
 - Practice limitations, languages spoken, gender

Getting Health Care When You Need It

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

When care is needed, just follow these steps:

- 1. Call your PCP's office to make an appointment.
- 2. If it's the first visit, get to the appointment early to complete any required paperwork
- 3. Pay the applicable copayment at the time of the visit. This will be the only out-of-pocket expense for the visit. However, if a bill is received for any covered services from any physician or provider, please contact Customer Service at 1-877-299-2377 (Monday through Friday from 8 a.m.- 8 p.m. CST).
- 4. If the PCP determines that specialty care is necessary, he or she will coordinate the referral process.

What You Should Know About Provider Networks

Specialty Care

A PCP referral is required to receive covered care from hospitals, specialists and other providers listed in this directory. However, there are a few instances where self-referral can be made to specialists or other providers:

- Emergencies (see "What To Do In An Emergency" section below)
- Obstetrical and gynecological services (The OB/GYN must be in the same Provider Network as the PCP.)
- · Behavioral health/chemical dependency services
- · Annual diabetic retinal eye exams

Hospital and Facility-Based Physicians

Hospital admissions may include services rendered by an anesthesiologist, pathologist, radiologist, emergency medicine physician or neonatologist. BCBSTX makes every effort to contract with facility-based physicians that routinely provide services at **Blue Essentials** network facilities.

The information in this directory can help determine which facility has contracted facility-based physicians, which can help minimize out-of-pocket costs. These costs will be higher if care is received from anesthesiologists, pathologists, radiologists, emergency medicine physicians and/or neonatologists who do not participate in the **Blue Essentials** network.

Although Health Care Services may be or have been provided at a Health Care Facility that is in network with your health benefit plan; other professional services may be or have been provided at or through the facility by physicians and other health care practitioners who are not contracted with that network. The non-network facility-based physician or other health care practitioner may balance bill for amounts not paid by the health benefit plan; if a balance bill is received, please contact BCBSTX at the number on the back of the ID card.

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

In addition, your physician or provider may refer to laboratory or diagnostic imaging service providers that are not in-network to laboratory or diagnostic imaging service providers that are not in-network. The non-network laboratory or diagnostic imaging service may balance bill you for amounts not paid by the health benefit plan; if you receive a balance bill, please contact BCBSTX at the number on the back of the ID card.

What to do in an Emergency

If an emergency occurs, call 911 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 within 48 hours of the emergency treatment or when admitted to the hospital from the emergency room. For behavioral health emergency care, call **BCBSTX** at 1-800-528-7264.

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 **Blue Essentials** may not be covered benefits.

Laboratory Services

Statewide In-Network Clinical Labs for HMO members include:

- Clinical Pathology Laboratory (CPL) -contact CPL at 1-800-595-1275 or visit CPL's website at www.cpllabs.com
- Laboratory Corporation of America® (LabCorp) contact LabCorp at 1-888-522-2677 or visit LabCorp's website at www.labcorp.com
- Quest Diagnostics, Inc.® contact Quest at 1-888-277-8772 or visit Quest's website at www.questdiagnostics.com

Vision Care

Blue Essentials members will receive eye screenings which may be performed in the PCP's office. For health plans requiring a referral, eye screenings, medically related eye care provided by an ophthalmologist or by a therapeutic optometrist, must be referred by your PCP.

You can call **EyeMed Vision Care** at 1-844-684-2255 for assistance in selecting a participating provider or go to the BCBSTX website at www.bcbstx.com and select "Find a Doctor or Hospital".

Pediatric Vision Care

Pediatric Vision Care may be a part of your **Blue Essentials** health care plan for children under age 19. You can call EyeMed Vision Care at 1-844-684-2255 for assistance in selecting a participating provider.

If Pediatric Vision Care is part of your plan, children under age 19 will receive their annual eye exam and eye wear (exams, lenses and contacts) from EyeMed Vision Care. A referral from your PCP is not required for routine vision care.

For medically related eye care provided by an ophthalmologist or by a therapeutic optometrist, you must be referred by your PCP.

Pharmacy

If the **Blue Essentials** Prescription Drug Program was selected as an additional benefit of your health care plan, always have covered prescriptions filled by one of the participating pharmacies. A participating pharmacy can be located by calling the number on the back of the Member ID card or go to the BCBSTX website at www.bcbstx.com and select "Find a Doctor or Hospital". In most instances, prescriptions must be written by contracted providers to be covered.

INDEPENDENT CONTRACTORS

The contracted health care practitioners 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 Essentials** members. In making decisions about member care and in providing or recommending health care services to members, these providers use their independent professional judgment, for which they are solely responsible.

Care When You're Away From Home

In an HMO, care that is not coordinated by the PCP is generally not covered. However, there may be times when members are traveling away from home and need emergency or urgent care that can't wait until they return home. Through the BlueCard Program, covered members and their covered family members can receive covered care almost anywhere in the country from Blue Cross and Blue Shield participating doctors, hospitals and other health care providers.

Emergency and Urgent Care

When a member or a covered family member needs emergency care, go immediately to the nearest emergency facility. When traveling out of Texas and needing urgent care (care that can't wait until you get home), go online to the BlueCard Doctor and Hospital Finder at bcbs.com. Our dedicated BlueCard line can be reached at 1-800-810-BLUE (2583) and a customer service representative will be able to assist.

Away From Home Care® Program

If a member or a covered family member will be outside of Texas for at least 90 days, they may be eligible to become a guest member of another Blue Cross and Blue Shield Association-affiliated HMO. However, affiliated HMOs are not available in all locations, and not all Blue Cross and Blue Shield Association HMOs participate in the Away From Home Care Program.

When arriving at your new location, you'll receive information about your host HMO, including a list of providers and the guest member benefits. The benefits and the way services are accessed may not be the same as with **Blue Essentials**.

Blue Essentials—Helping Members Stay Healthy and Control Costs

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

Blue Essentials also offers a variety of resources to help members stay healthy and use their benefits wisely, such as Web and mobile tools, wellness programs, a social media community and Blue365, a program that offers discounts on fitness gear, eyewear, hearing aids, dental products and other health and wellness products and services.

And there's more...

Quality Improvement Program:

Blue Essentials 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. **Blue Essentials** monitors the types of services received by members and evaluates member satisfaction with these services.

How Blue Cross and Blue Shield of Texas (BCBSTX) Chooses Providers for Its Networks

How BCBSTX Chooses Providers

We check the locations of all health providers in all our networks to make sure our members have access to in-network providers. *It is very important to verify benefits of each network*. This includes the networks for the following plans:

- Blue Choice PPOSM
- Blue Advantage HMOSM
- Blue Advantage PlusSM HMO
- Blue Cross Medicare Advantage PPOSM
- Blue Cross Medicare Advantage HMOSM
- Blue EssentialsSM
- Blue High Performance NetworkSM
- HealthSelectSM of Texas
- Blue PremierSM
- Blue Premier AccessSM
- MyBlue HealthSM

BCBSTX wants to ensure providers are available and accessible to members. We may use member experience, quality or cost-related measures to choose providers for some of our networks.

Medical Providers

*In-network providers offer service for the following specialties:

Allergy /Immunology	Internal Medicine	Orthopedic Surgery
Cardiology	Infectious Disease	ENT/Otolaryngology
Cardiothoracic Surgery	Nephrology	Pediatrics
Chiropractor	Neurology	Physiatry /Rehabilitative
Dermatology	Neurosurgery	Plastic Surgery
Endocrinology	Obstetrics & Gynecology	Podiatry
Family Practice	Oncology	Pulmonary
Gastroenterology	Oncology/Radiation	Rheumatology
General Practice	Ophthalmology	Urology
General Surgery	Orthopedics	Vascular Surgery

^{*}This is not a complete list of provider specialties.

Behavioral Health Providers

These in-network providers offer service for the following:

- Psychiatry
- Clinical Psychology
- Licensed Clinical Social Work
- Licensed Counseling, including Clinical Counseling and Marriage and Family Therapy

Your BCBSTX plan may use a tiered network. BCBSTX may place providers into tiers such as:

- Tier 1: Members get the highest level of benefits and pay the lowest out-of-pocket costs
- Tier 2: Members get a reduced level of benefits and pay higher out-of-pocket costs

How BCBSTX Chooses Hospitals

We check the locations of all hospitals in all our networks to make sure our members have access to in-network hospitals. *It is very important to verify benefits of each network*. This includes the networks for the following plans:

- Blue Choice PPO
- Blue Advantage HMO
- Blue Advantage Plus HMO
- Blue Cross Medicare Advantage PPO
- Blue Cross Medicare Advantage HMO
- Blue Essentials
- Blue High Performance Network
- HealthSelect of Texas
- Blue Premier
- Blue Premier Access
- MyBlue Health

BCBSTX wants to ensure hospitals are available and accessible to members. We may use member experience, quality or cost-related measures to choose hospitals for some of our networks.

^{*}This is not a complete list of provider specialties.