

# BLUE CROSS PREFERRED CARE

## Blue Cross and Blue Shield of Alabama Preferred Care Network

To many people, Blue Cross and Blue Shield of Alabama is a generic term for health care. And if Blue Cross means health care, Preferred Care means the best health care coverage available.

Blue Cross Preferred Care is a comprehensive plan that puts you in charge of your health care. With over 10,000 physicians in Alabama, you have access to the best care possible – without referrals, paperwork or any hassles. With a Blue Cross ID card you have access to hospital and physician care any where you travel throughout the United States.

### Highlights of Blue Cross Preferred Care

**Freedom to Choose.** When you choose a Preferred Medical Doctor (PMD Physician) or a Preferred Outpatient Facility, you will receive enhanced benefits for many services. With many HMO and PPO programs, you must use certain providers in order to receive benefits. But with Blue Cross Preferred Care, you can choose a non-participating provider and still receive benefits.

**Easy Access to Preferred Care Providers.** Providers in every county in Alabama participate in the Blue Cross Preferred Care program. Ninety-five percent of physicians, podiatrists, optometrists, oral maxillofacial surgeons, radiologists and pathologists, along with Alabama hospitals and outpatient facilities have participating contracts.

**No Referrals.** One of the most attractive benefits of Blue Cross Preferred Care is that you are the decision maker when it comes to your health care needs. You do not need permission to visit any general physician or specialist.

**No Hassles, Paperwork or Claims to File.** PMD Physicians have agreed to handle all claim filing procedures and preadmission certification requirements for you. When visiting a PMD Physician or Preferred Outpatient Facility, all you need to do is show your ID card and tell your copay amount. If the physician fails to obtain preadmission certification, you will not be responsible for the physician's fees associated with the admission. You may be responsible for hospital charges, so it is a good idea to check with your physician.

**No "Over-Range" Charges.** PMD Physicians accept the Blue Cross payment as payment in full (after any copayments), so there are never any "over-range" charges.

**Peace of Mind.** PMD physicians assume responsibility for notifying you when a second opinion is needed.

**Preventive Care.** You know what they say about an ounce of prevention. Preventive Care benefits are available from your PMD Physician to help you do your part in maintaining your own good health and avoiding unnecessary illness.

### Choosing a Preferred Medical Doctor (PMD Physician)

To get the most out of your benefits, always use Preferred Care providers. Simply choose from those listed in the Preferred Provider Directory, then verify with the physician's office that he or she is still a PMD Physician. You may access the most current version of the directory by visiting our web site at [www.bcbsal.com](http://www.bcbsal.com). If you need a printed copy of the Preferred Provider Directory, please contact the person in your company who handles your benefits.



## Overview of Benefits

PMD Physicians and Preferred Outpatient Facilities have signed agreements with Blue Cross which define the acceptable amounts these providers can charge for their services. When you visit a Preferred Provider, covered services are payable in full; however, you will be required to pay a copay for some services. The specific benefits and coverage information for your group health care plan are outlined in your group benefits information.

### Preferred Medical Doctor (PMD) Benefits

- Surgery (inpatient, outpatient and doctor's office)
- Anesthesia services
- Second surgical opinion consultations (your PMD Physician will let you know when one is required)
- Maternity care
- In-hospital physician's visits
- Hospital consultation when admitted for surgery, medical care or maternity care
- Diagnostic x-rays, diagnostic examinations, laboratory and pathology
- Office care services and consultations
- Emergency room services
- Chemotherapy and radiation therapy
- Preventive care

### Preferred Outpatient Facility Benefits

Expanded benefits are provided for many services when you visit a Preferred Outpatient Facility, including:

- Treatment of accidental injury
- Chemotherapy and radiation therapy
- Dialysis
- X-ray, laboratory and pathology services
- IV therapy
- Medical emergencies (treatment of sudden and severe symptoms which require immediate medical attention)
- Outpatient Surgery (not related to an accident)



## What Can You Do About the Rising Costs of Health Care?

You may not realize that the cost and utilization of health care have a direct effect on the cost of your health care plan. At Blue Cross and Blue Shield of Alabama, we are working every day to control costs and to translate our savings directly into more benefits for you. Here are some ways you can become involved in controlling costs for everyone.

- Ask your doctor about having routine preadmission tests before you are admitted to the hospital.
- Have outpatient surgery when the procedure can be safely and effectively performed in a physician's office, clinic or outpatient department of a hospital.
- Avoid weekend hospital admissions unless there is an emergency.
- Ask your doctor and pharmacist if generic drugs can be substituted for brand-name drugs.
- Use the emergency room only for emergencies.
- Always check your hospital and physician bills carefully to be certain you haven't been charged for services or supplies you have not actually received.
- Use the Blue Cross and Blue Shield of Alabama Fraud Hotline to report suspected abuse of health care coverage. Examples of fraud and abuse include payments made for services that were not actually performed, and office visits, surgery or hospital admissions when they are not medically necessary. The Fraud Hotline number is 1 800 824-4391.
- Stay healthy. Start each day with breakfast; do not skip meals; limit alcoholic beverages; stop smoking; watch your weight; get enough sleep; and get plenty of exercise. If you follow these easy steps, you'll better your chances of living a longer, healthier life – and you'll be doing your part in helping control costs.



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association.