

BlueChoicesSM BlueCard[®] Payment Schedule

For Services Provided Outside of Regence BCBSO Service Area

Wherever you go, across the country and around the world, your health-care coverage goes with you. With the BlueCard[®] Program, you have access to physicians and hospitals almost everywhere, giving you the peace of mind that you'll always find the care you need. And, your member ID card is the key to accessing the BlueCard Program.

Visit the Blue Cross and Blue Shield Association's Web site at www.bcbs.com and click the **BlueCard Doctor and Hospital Finder** link for a listing of contracted physicians and hospitals, along with maps and directions to find them. Or you may call Nationwide BlueCard[®] at 1 (800) 810-BLUE for the names and addresses of physicians and hospitals in the area where you or a covered family member need care.

Access Network | Preferred Provider Plan (PPP) Network | Preferred Care (PCare) Network



SM PPO Suitcase

- When member sees a Local Blue Preferred (PPO) Provider:
 - Benefits paid at In-Network level
 - Local Blue Plan PPO rate applies
 - Hold harmless applies
- When member sees a Local Blue Participating (PAR) Provider:
 - Benefits paid at Out-of-Network level
 - Local Blue Plan PAR rate applies
 - Hold harmless applies
- When member sees a Local Blue Non-PAR and Non-PPO Provider:
 - Benefits paid at Out-of-Network level
 - Oregon PPP, PCare or Access rate applies for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply

Participating (PAR) Network



SM Suitcase – Empty

- When member sees a Local Blue PAR Provider:
 - Benefits paid at In-Network level
 - Local Blue Plan PAR rate applies
 - Hold harmless applies
- When member sees a Local Blue PPP only or Non-PAR Provider:
 - Benefits paid at Out-of-Network level
 - Oregon non-PAR rate applies for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply



Regence
BlueCross BlueShield
of Oregon

An Independent Licensee of the Blue Cross and Blue Shield Association

FOR YOUR HEALTH

BlueChoicesSM Payment Schedule

For Services Provided **Within Regence BCBSO Service Area**

Access Provider Network

- Member sees Access Provider
 - Benefits paid In-Network level
 - Access contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Participating Provider (Non-Access)
 - Benefits paid Out-of-Network level
 - Access contracted allowed amount
 - Hold harmless does not apply
 - Benefit payment sent to provider
- Member sees Non-Participating Provider
 - Benefits paid Out-of-Network level
 - Access contracted allowed amount for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply
 - Benefit payment sent to member

Preferred Provider Plan

- Member sees PPP Provider
 - Benefits paid In-Network level
 - PPP contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Participating Provider (Non-PPP)
 - Benefits paid Out-of-Network level
 - Participating contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Non-Participating Provider
 - Benefits paid Out-of-Network level
 - PPP contracted allowed amount for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply
 - Benefit payment sent to member

Preferred Care (PCare) Network

- Member sees PCare Provider
 - Benefits paid In-Network level
 - PCare contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Participating Provider (Non-PCare)
 - Benefits paid Out-of-Network level
 - Participating contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Non-Participating Provider
 - Benefits paid Out-of-Network level
 - PCare contracted allowed amount for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply
 - Benefit payment sent to member

Participating Provider Network

- Member sees Participating Provider
 - Benefits paid In-Network level
 - Participating contracted allowed amount
 - Hold harmless applies
 - Benefit payment sent to provider
- Member sees Non-Participating Provider
 - Benefits paid Out-of-Network level
 - Participating contracted allowed amount for professional services
 - A percent discount will be applied to facility charges
 - Hold harmless does not apply
 - Benefit payment sent to member



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